

Your HOME



THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LTD.

PLACE, SYDNEY, N.S.W.



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*Photographs
and Plans*



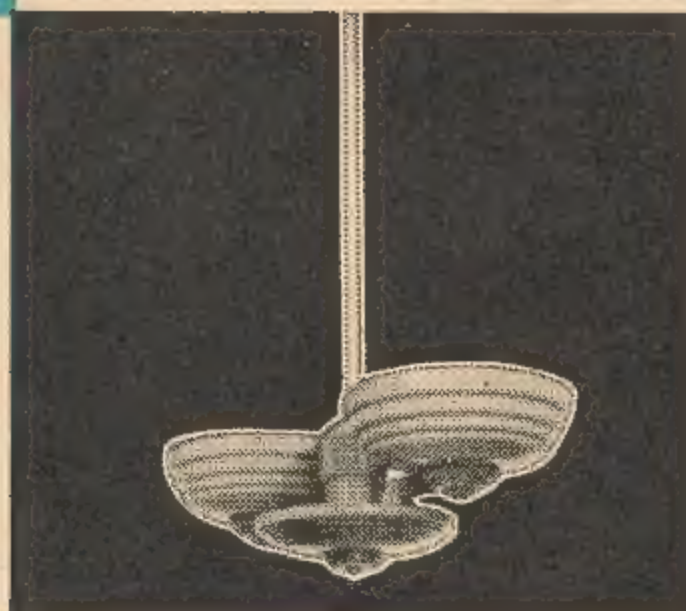
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LIGHT FITTINGS

**The
WINDSOR**



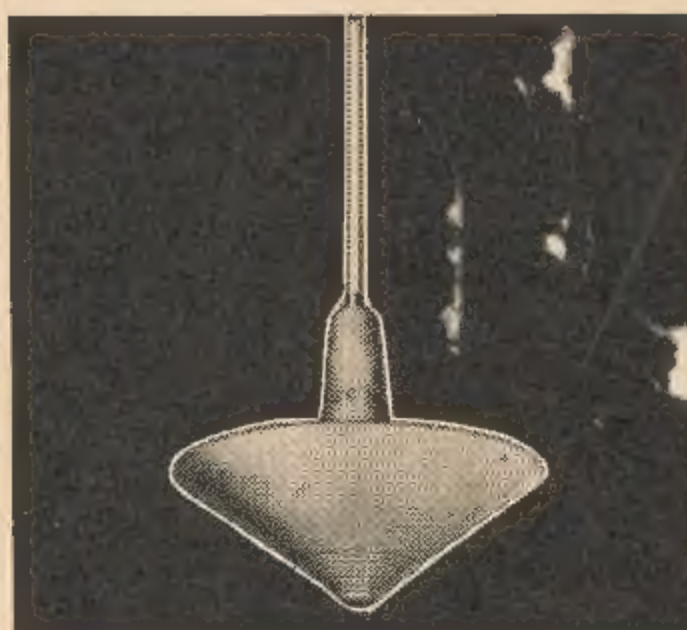
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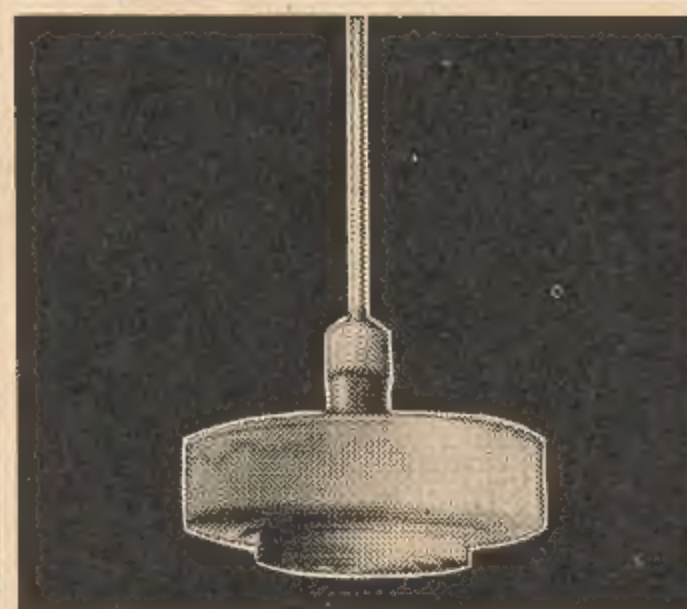
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Duperite plastic light fittings lend charm and appeal to the appearance of any room. Their soft, translucent — yet completely efficient — illumination creates an atmosphere of harmony and dignity which you will appreciate and your friends admire. Instal Duperite light fittings for better, more attractive lighting.

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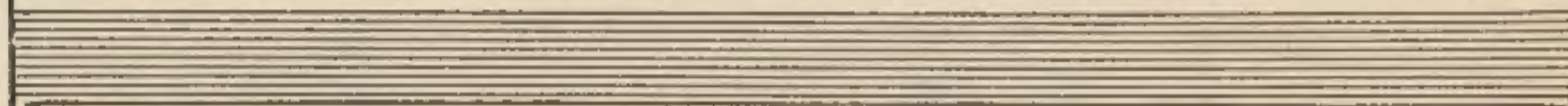
MOULDED PRODUCTS (AUSTRALASIA) LIMITED

Your Home . . .

MODERN PHOTOGRAPHS AND PLANS



Designed and Printed by W. C. Penfold & Co. Pty. Ltd. for
The Colonial Mutual Life Assurance Society Limited, Sydney





MARCUS CLARK'S MAKES IT A

Happy Ending!

It's a law! Every love story ends with the phrase either written or implied "and they lived happily ever after." Whether they live happily in a one-room apartment or an hundred-room mansion, every happy couple must have furniture!

No matter how little or how much you will invest in furniture, come to Marcus Clark's. You'll find what you want at what you want to pay. You're too young now to know it, but there'll come a day when you will say with a smugness slightly irritating to your friends—"Oh, yes, we've had it since we were married." You see, young friends, the wine of happiness grows headier with the years. Some day when you look back at the milestones of your life, the most memorable reminders of your progress are the THINGS you still will have.

You got this when You got that the year that You waited five years to acquire so and

so. When it is Marcus Clark's furniture, you have this assurance: it will endure to remind you of your climb from bewildered romance to secure and enduring devotion.

It is the ambition of every spouse to justify the faith and confidence so implicitly placed on him or her. It is the constant aim of Marcus Clark's to justify the faith and confidence reposed in Marcus Clark's quality by myriads of customers.

You are invited to come in. Go through the "Big Store." Browse at will and at leisure on any or all 4 floors, either alone or with a source of information, counsel and advice on home furnishing. See why, to-day, new homes are gaining new smartness and bright style with furniture from Marcus Clark's. It is furniture you can trust, for correctness, for good taste, for good looks and VALUE.

★
CENTRAL SQUARE
SYDNEY

Marcus Clark's

★
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. . Foreword . .

*T*he House Purchase Department of The Colonial Mutual Life Assurance Society Limited in the preparation of this Booklet has endeavoured to be of direct assistance to the many people who are anxious to acquire that best of all assets—a home of their own. The protective form of finance outlined herein shows you just how this can be accomplished.

Modern homes to the value of over two million pounds have already been built to the individual requirements of the owners under the benefits of the Society's Scheme.

In this Booklet you will find plans and suggestions to guide you, and in welcoming your further enquiry, you are assured of co-operation and service.

This publication is available to you free of cost. It should be of great assistance to you when you decide to build or buy your own home.

THE COLONIAL MUTUAL LIFE ASSURANCE
SOCIETY LIMITED.



MODERN FINANCE FOR MODERN HOMES

85 PER CENT ADVANCE —o— LONG TERMS

Low Interest Rate.
 No Irritating Provisions.
 Free Choice of Architect or Builder.
 Easy Monthly Instalments.
 No Valuation Fees.
 Mortgage Documents Prepared Free.
 Clear Title—Cash Payment at End of Term.
 Rebate of Income Tax in Respect of Premiums.
 Additional Accident Benefits if Desired.
 MORTGAGE AUTOMATICALLY RELEASED IN EVENT OF PRIOR DEATH.

Apply Now . . .

HOUSE PURCHASE DEPARTMENT
 OR YOUR LOCAL REPRESENTATIVE

THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED

14 MARTIN PLACE, SYDNEY

PHONE: BW 8251

Manager for N.S.W.: J. ANDERSON



Most of us have given, or will give, serious thought to the problem of owning a home. Few, however, can acquire a property without some financial aid.

Many people, through lack of the whole of the needed finance, pay rent, and after 20 years or so they pay an amount which could have bought the house almost twice over. At the end of the time all they have to show is a well-worn rent book, and their home labours have resulted in the improvement of another person's property.

Those who build or buy with the assistance of loan money, often borrow at a high rate of interest, and under terms and conditions which cause a constant dread of the failure of the health of the breadwinner. Unless there is full protection of the property, dependants bereft of husband or father may no longer be able to meet their commitments, and so, in many cases, may be forced to sacrifice the small equity they have created.

The Home Purchase System which The Colonial Mutual Life Assurance Society has evolved is an ideal method which gives absolute protection to the whole equity and which frees the transaction from any vexatious and harassing conditions.

One is enabled to acquire a home, and the loan is covered by Life Assurance so that in the event of death during the term of the loan, the property is handed over free of any debt to the Society.

In the following, a specimen of the working of each type of contract is shown, and it will be appreciated that the amount of advance, term of loan, and age of the borrower are merely examples. A specific presentation to suit individual problems will be given gladly if these details are supplied to the House Purchase Department of The Colonial Mutual Life Assurance Society Limited, 14 Martin Place, Sydney.

PARTICULARS OF THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED'S HOUSE PURCHASE SCHEME.

Two plans of finance are provided for under this scheme:

- (1) The PRINCIPAL REDUCTION HOUSE PURCHASE PLAN—under which provision is made for an advance of up to 85 per cent. of valuation; and
- (2) The ORDINARY HOUSE PURCHASE PLAN—under which provision is made for an advance of up to 75 per cent. of valuation.

The main particulars of the scheme as set out in the following are applicable to both plans.

Underlying Idea.

The underlying idea is to enable people to acquire a home in a simple and easy way and with every assurance that in the event of the death of the bread-winner his dependants will have the home free of all encumbrances.

Purpose of Loans.

Loans will be made for the purpose of:

- (a) Building a home.
- (b) Buying a home.
- (c) Discharging an existing mortgage on a home.
- (d) Adding to and/or making alterations to a home.

Type of Construction.

The Society is prepared to consider loans on brick, brick veneer, weatherboard, fibro-cement dwellings and new types of construction.

Loans will be granted on brick pairs on the same basis as single dwellings.

Period of Loan.

The period of the advance may be from 10 to 30 years or up to borrower's sixty-fifth birth-

Modern Finance for Modern Homes

THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED
HOUSE PURCHASE DEPARTMENT



THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED

(Incorporated in Victoria)

Established A.D. 1873

Transacts all types of Life Assurance, Group and
Superannuation Assurance and Personal Accident
and Sickness Insurance.

Registered Office: 14 MARTIN PLACE, SYDNEY



PROGRESS OF THE SOCIETY TO 31st DECEMBER, 1946

TOTAL FUNDS

31st March, 1875	£2,864
31st March, 1885	471,353
31st December, 1895	1,923,835
31st December, 1905	2,990,532
31st December, 1915	4,152,701
31st December, 1920	5,685,676
31st December, 1925	8,308,373
31st December, 1930	12,960,065
31st December, 1935	18,039,728
31st December, 1940	27,421,232
31st December, 1945	40,141,119
31st December, 1946	43,622,710

CLAIMS. *Paid Immediately on Proof of Death, Age and Title*

day, whichever be the shorter, having regard also to the age and condition of the house.

The longer the period of the loan the smaller will be the amount of the monthly payment required to be made by the borrower.

The condition in the Society's House Purchase Scheme for repayment of the loan to be effected not later than the borrower's sixty-fifth birthday is much appreciated by borrowers as most incomes are derived from personal exertion, and on retirement about that age will cease or continue on a much reduced scale.

Interest.

The interest rate is low and is not subject to any increase during the period of the loan.

Life Assurance Protection.

The scheme provides for a Life Assurance Policy to be effected on the life of the borrower—assuming he is the bread-winner. One result of this Life Assurance protection is that if the borrower dies during the period of the loan the amount of loan still owing is immediately repaid out of the proceeds of the Life Assurance Policy.

Monthly Payments.

It will be found that the monthly instalments of interest and premium (and principal also, under the Principal Reduction Plan) generally amount to no more than the rental value of the property.

The monthly instalments payable to the Society must not exceed one-fourth of the borrower's income.

No Legal Fees.

The Society will bear the costs of preparation of the mortgage deed by its solicitor.

The borrower will be called upon to pay out-of-pocket expenses for registration of the mortgage, and stamp duty.

It needs to be noted that the legal fees to be borne by the Society relate only to the preparation and completion of the mortgage. If the title is not in the borrower's name he will be involved in legal fees and stamp duty in connection with the transfer of same.

No Valuation Fees.

In order to assess and approve the amount of loan promptly, the Society obtains valuations of dwellings as follows:—

Dwelling already erected:

Valuation of land and building by the Society's valuer.

Dwelling to be erected:

Land—Valuation by the Society's valuer.

Building—Valuation of the building according to the plan and specifications by the Society's architect.

The cost of these valuations is borne by the Society.

Rebate of Income Tax.

A borrower under this plan gains the monetary advantage accruing from the fact that a rebate of income tax will be allowed by the Commissioner of Taxation in respect of the Life Assurance premium portion of his monthly instalment (up to £100 per annum of Life Assurance premiums, inclusive of other Life Assurance premiums being paid by the borrower).

Here are descriptions of the two plans.

PRINCIPAL REDUCTION HOUSE PURCHASE PLAN.

Amount of Loan.

The Society will advance up to 85 per cent. of the value of the completed home and the land. This value is arrived at by the Society's valuer.

Life Assurance Protection.

At the same time as the loan is obtained the borrower is required to lodge with the Society a life assurance policy—either whole-of-life or endowment—effected with it for at least the amount of the loan, thus providing for the full repayment of the loan in the event of the borrower's death. Should such a contingency arise the amount of loan still owing would be deducted from the total value of the policy and the balance of the proceeds of the policy would be paid to the beneficiaries who would receive also the title. No further payments to the Society would require to be made.

Monthly Payments.

When the Society's loan has been advanced the borrower pays to the Society each month over the period of the loan uniform instalments comprising:

- (1) Principal repayment.
- (2) Interest on the reducing monthly balance, and
- (3) Life assurance premium.

The result of these payments is that at the expiration of the period of the loan it has been wholly repaid and the borrower receives the title, clear of debt, together with the life assurance policy or its maturity value if it had been effected for the same period of years as the loan.

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HOUSE PURCHASE DEPARTMENT



How the Principal Reduction House Purchase Plan Operates.

Example 1.

This example shows how the plan operates on an advance of 85 per cent. of valuation, with an endowment life assurance policy effected for the same period as the loan and participating in profits.

In the case of a man aged 28 next birthday:

Property valued at £1,000 0 0

Loan of 850 0 0

For a term of 30 years.

Monthly instalment 6 14 8

At the expiration of 30 years, the loan would have been repaid and the title of the property, together with the maturity value of the policy, namely, £850, and bonuses, would be handed to the borrower in cash.

Example 2.

In this example, a loan of 85 per cent. of the valuation is advanced, repayable over 30 years, whilst the life assurance policy effected is endowment maturing at age 65 and participating in profits—in this case seven years after the expiration of the loan.

In the case of a man aged 28 next birthday:

Property valued at £1,000 0 0

Loan of 850 0 0

For a term of 30 years.

Monthly instalment 6 7 7

At the expiration of 30 years the loan would have been repaid and the title of the property, together with the life assurance policy, would be handed to the borrower. For the next seven years he would pay premiums only on the life assurance policy, namely, £2/1/10 per month, and at the expiration of that period would receive in cash the maturity value of the policy, namely, £850, and bonuses.

Example 3.

In this example a loan of 85 per cent. of the valuation is advanced repayable over 30 years, whilst the life assurance policy effected is whole-of-life providing for premiums payable till the death of the borrower and participating in profits.

In the case of a man aged 28 next birthday:

Property valued at £1,000 0 0

Loan of 850 0 0

For a term of 30 years.

Monthly instalment 6 0 6

At the expiration of 30 years the loan would have been repaid and the title of the property, together with the life assurance policy, would be handed to the borrower. He would then require to pay premiums only on the life assurance policy, namely, £1/14/9 per month, and on his death the value of the policy, namely, £850, and bonuses, would be paid to his beneficiaries.

Note: (1) In all these examples, if the death of the borrower occurred before the expiration of the period of the loan, i.e., 30 years, no further instalments would be payable to the Society. The Society would immediately hand to the beneficiaries the title of the property together with the balance of the proceeds of the life assurance policy.

(2) In the case of the above examples the rates of interest assumed is $4\frac{1}{2}$ per cent. per annum.

It is important to note that under the principal reduction plan the borrower not only receives at the expiration of the period of the loan the title deeds of the house, free of debt, but also receives a large sum of money or its equivalent, i.e., the life assurance policy.

This plan, therefore, achieves two purposes:

- (1) It finances the purchase of a home; and
- (2) Builds up a capital sum for old age.

ORDINARY HOUSE PURCHASE PLAN.

Amount of Loan.

The Society will advance up to 75 per cent. of the value of the completed home and the land. This value is arrived at by the Society's valuer.

Life Assurance Protection.

At the same time as the loan is obtained the borrower is required to lodge with the Society an endowment life assurance policy, effected with it for at least the amount of the loan and for the same period, thus providing for the full repayment of the loan:

- (a) on the expiration of the period selected; or
- (b) on the prior death of the borrower.

No further payments to the Society would require to be made.

Monthly Payments.

When the Society's loan has been advanced the borrower pays to the Society each month over



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THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED
 HOUSE PURCHASE DEPARTMENT

the period of the loan uniform instalments comprising:

- (1) Interest on the amount of loan advanced:
and
- (2) Life assurance premium.

The result of these payments—as before indicated—is that at the expiration of the period of the loan or on the prior death of the borrower the loan is wholly repaid out of the proceeds of the life assurance policy and the borrower or his estate receives the title of the property clear of debt, together with the bonuses on the life assurance policy (if a with-profit policy has been effected).

How the Ordinary House Purchase Plan Operates.

Example 1.

This example shows how the plan operates on an advance of 75 per cent. of valuation, with an endowment life assurance policy effected for a period of 30 years and participating in profits.

In the case of a man aged 28 next birthday:

Property valued at	£1,000	0	0
Loan of	750	0	0
For a period of 30 years.			
Monthly instalment	4	19	5

At the expiration of 30 years, the maturity value of the policy would repay the loan and the title of the property, together with the bonuses on the policy, would be handed to the borrower.

Example 2.

In this example, a loan of 75 per cent. of the valuation is advanced, whilst the life assurance policy effected is endowment maturing at the end of 25 years and participating in profits.

In the case of a man aged 28 next birthday:

Property valued at	£1,000	0	0
Loan of	750	0	0
For a period of 25 years.			
Monthly instalment	5	7	6

At the expiration of 25 years the maturity value of the policy would repay the loan and the title of the property, together with the bonuses on the policy, would be handed to the borrower.

Example 3.

In this example a loan of 75 per cent. of the valuation is advanced, whilst the life assurance policy effected is endowment maturing at the end of 20 years and participating in profits.

In the case of a man aged 28 next birthday:

Property valued at	£1,000	0	0
Loan of	750	0	0
For a period of 20 years.			
Monthly instalment	6	0	0

At the expiration of 20 years the maturity value of the policy would repay the loan, and the title of the property, together with the bonuses on the policy, would be handed to the borrower.

Note: (1) In all these examples, if the death of the borrower occurred before the expiration of the period of the loan, no further instalments would be payable to the Society. The Society would immediately hand to the beneficiaries the title of the property, together with the bonuses on the life assurance policy.

(2) In the case of the above examples the rate of interest assumed is $4\frac{1}{2}$ per cent. per annum.

QUESTIONS AND ANSWERS.

In the following is set out further information which you will probably wish to know about this house purchase scheme.

Sale of Property.

Question: Am I allowed to sell the property during the period of the loan?

Answer: Yes. The borrower is at liberty to sell the property during the period of the loan when the Society would be prepared to consider a loan to the purchaser to enable him to complete the purchase.

Such an arrangement can be of great assistance in effecting a sale on a low deposit and yet allow a full and immediate return of the owner's equity.

Partial Repayment of Mortgage.

Question: Am I allowed to make special repayments in reduction of the mortgage?

Answer: Yes. The borrower is given the right after twelve months of paying on any instalment due date on giving one month's previous notice in writing amounts of £25 or multiples thereof in reduction of principal but limited in any one year to one-tenth of the original amount of principal.

The collateral life assurance policy must be kept in force for the original amount of the assurance until the whole loan has been repaid.

Modern Finance for Modern Homes

THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED
HOUSE PURCHASE DEPARTMENT



BANK OF AUSTRALASIA



Incorporated in England by Royal Charter in 1835
(The liability of the members is limited)

ADVANCES are made for business purposes and for the purchase or erection of homes.

SMALL LOANS are granted to assist persons of good character and in permanent employment who may be in temporary financial difficulties.

CURRENT ACCOUNTS may be opened enabling payments to be made by cheque.

This ensures safety and convenience in all business and personal transactions.

FIXED DEPOSITS are accepted from £5 upwards for periods ranging from 3 to 24 months.

Interest payable at current rates.

THESE AND ALL OTHER BANKING FACILITIES ARE READILY AVAILABLE AT ANY OF THE BANK'S BRANCHES THROUGHOUT AUSTRALIA AND NEW ZEALAND

Sydney Office:
Cr. Martin Place & George Street
Sydney

Full Repayment of Mortgage.

Question: Am I allowed to repay the mortgage in full during its period?

Answer: Yes. After twelve months repayment of the whole loan may be made upon giving not less than six months' previous notice in writing if repayment takes place within five years and not less than three months' previous notice in writing if repayment takes place after five years.

Collateral Life Assurance Policy.

Question: What happens to the collateral life assurance policy should I sell the property or repay the mortgage in full?

Answer: In the event of the sale of the property and the release of the mortgage (under any of the plans), the member has the right to continue his policy, which is returned to him.

Should the member, having sold the property, desire to discontinue his premium payments, the Society, provided three years' premiums have been paid, will issue a fully paid up policy for a reduced amount, payable at the end of the term or at death, according to the plan selected. A further alternative open to the member is to surrender the policy.

It is of special interest, that if a member sells his home he may again, subject to approval, borrow to build or buy another home in any capital city of Australia, and the original policy can again be used as collateral security.

Arrangements for Building.

Question: Am I allowed to choose my own builder?

Answer: Yes. Applicants for loans who are having a home erected may make arrangements with any builder, and such application will be considered, subject to the Society's being furnished with a copy of the plan and specifications and tender.

Progress Payments During Erection.

Question: How will the builder receive payment for erecting the house?

Answer: During the course of construction the Society's architect will make inspections of the house—generally three in the case of timber-framed dwellings and four in the case of brick or brick-veneer dwellings—and the amount authorised by

the architect in his certificate will be paid to the builder. The amount authorised will represent a substantial proportion of the work actually carried out.

The borrower is required to meet the cost of these inspections, the fee for each inspection being two guineas.

Liberty to Let Property.

Question: Am I at liberty to let the property at any time.

Answer: Yes. To an approved tenant.

ADDITIONAL ACCIDENT PROTECTION.

In addition to the comprehensive protection already provided, increased benefits in the event of accident may be arranged by slightly increasing the monthly instalment.

By participating in these benefits, a man who is later accidentally killed or permanently disabled provides additional security for his dependants.

OF INTEREST TO THOSE WHO INTEND TO BUILD OR BUY AT A LATER DATE.**The Society's Loan Option Policy.**

Intending borrowers who desire at a later date to buy or build their own homes may now avail themselves of the Society's loan option policy.

The policy, which will be immediately issued, will entitle the member to apply for a house purchase loan **any time** within the next five years.

In the meantime, full protection is afforded under the policy, and when the time arrives it will be in readiness to become a collateral security for the proposed loan.

By effecting your loan option policy **now** you will have accomplished a necessary part of your desired object, and the increasing value of the policy may ultimately be applied to shorten the period of the loan.

You will have the knowledge also that subject to the acceptance of your security the funds secured under the mortgage will be made available to enable you to buy or build your future home.

Example: A man age 28 N.B. can secure a loan option policy for £500 for as little as £1/1/3 per month.




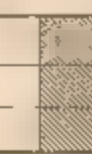




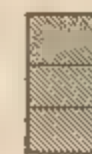


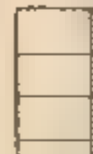


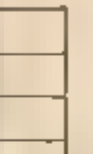


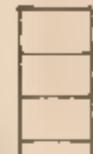
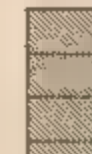






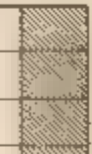


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HOUSE PURCHASE DEPARTMENT



CRITTALL STEEL WINDOWS

3'-1 1/2"	1'-9"	3'-4 1/4"	4'-11 1/2"	4'-11 1/2"	1'-9"	3'-4 1/4"	4'-11 1/2"	6'-7 1/2"	8'-3 1/2"
									
C1H	C2H	C3H	C4H	C5H	C7H	C10H	C11H	C12H	C12H
4'-1"									
D1H	D2H	D3H	D4H	D5H	D7H	D10H	D11H	D12H	D12H
5'-0 5/8"									
D1H/S	D2H/S	D3H/S	D4H/S	D5H/S	D7H/S	D10H/S	D11H/S	D12H/S	D12H/S

NOTE.—Shaded portions indicate Side-hung, Opening Casements.

When ordering, please indicate which side Single Casements are to be hinged, i.e.: L.H. indicates hinged on left-hand side, looking from inside.

CRITTALL MANUFACTURING CO. — 52 CLARENCE ST., SYDNEY

(Aust.) PTY. LTD. — Telephone : BW 1824

B.R.G. ROLSCREENS

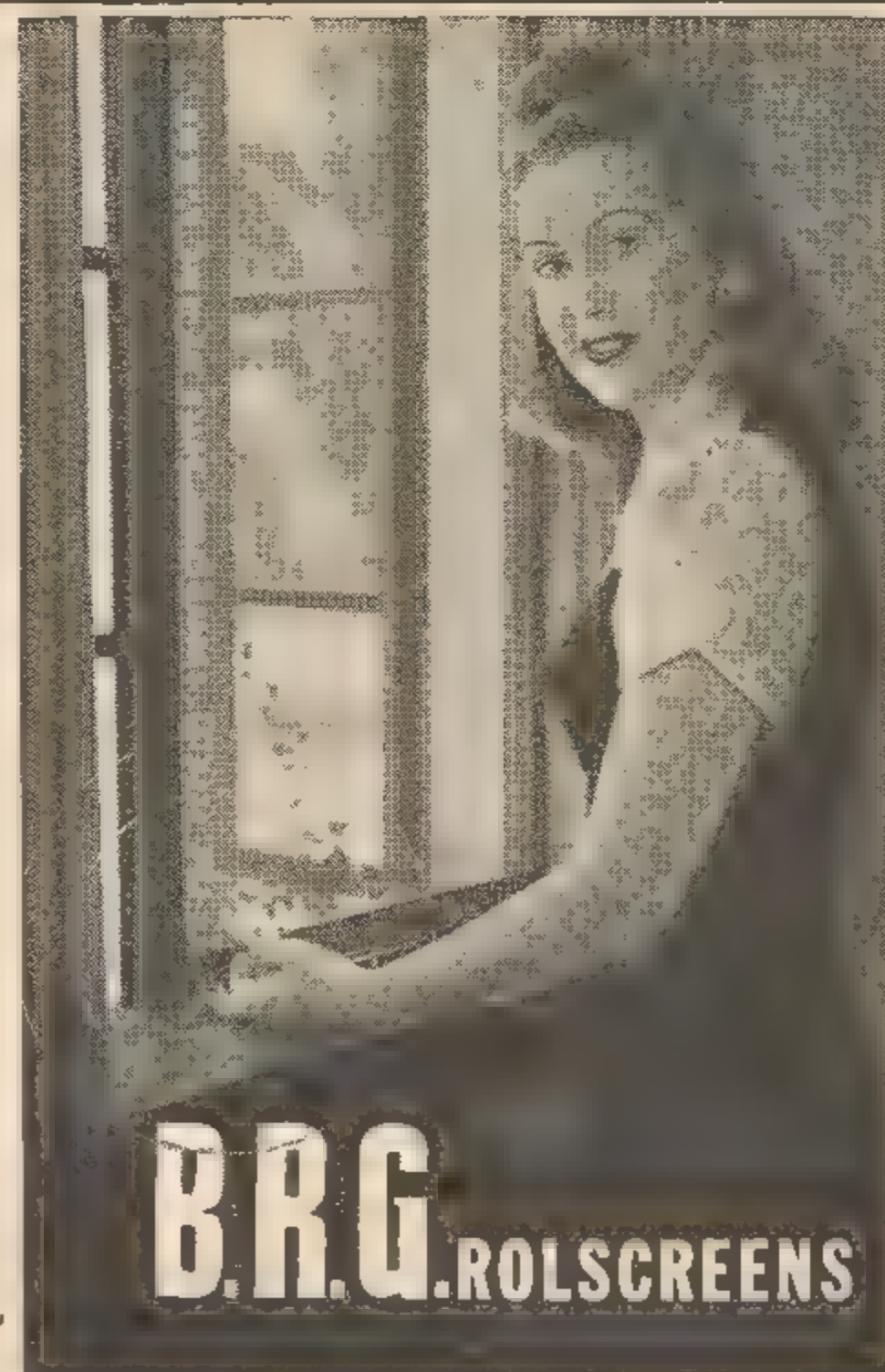
PERFECT FLYWIRE
PROTECTION FOR
EVERY TYPE OF
WINDOW!

B.R.G. Rolcreens are metal flywire screens fitted inside the window and operated like a roller blind. They are the **only** screens that can be fitted successfully to casement windows. Rolcreens are simple to fit and once erected are practically everlasting. Constructed of the finest quality components, B.R.C. Rolcreens are fully guaranteed against defects in workmanship or materials.

Write for illustrated catalogue and measurement chart.

Manufactured by:

A.R.C. ENGINEERING CO. PTY. LTD.
430 LIT. COLLINS ST., MELBOURNE — Phone MU 7141



The IMPORTANCE of WINDOWS

By KENNETH IMISON

Whether you are building a cottage or a mansion you must have windows to let in the day-light while keeping out the rain, to ventilate, and conserve domestic warmth. Windows are an absolute necessity in any building designed for human occupation. Windows are important, both outside, as to how they look, and inside, as to how they work; you have got to live with them, so make sure you have the right sort.

The modern trend is to use windows of steel, constructed of rolled steel bars designed specially for them. Since the amount of expansion and contraction of the metal is infinitesimal, steel windows cannot fail on account of swelling, shrinking, and warping. This factor is most important when one considers the present difficulty in obtaining correctly seasoned timbers for the construction of old-fashioned box frames.

* * *

In past years steel window frames have been considered in the "luxury class" and were normally installed only in the more expensive houses. To-day this situation has changed, as experience gained during war years has been applied to the steel window with the result that it is now possible to purchase a first-class steel window made to a comprehensive range of standard sizes at a price far below the cost of ordinary timber sashes.

* * *

Steel windows incorporate side hung casements as ventilating units, and no other form of window is so generally accepted in houses of good design and construction, neither does any other possess the adaptability of the casement to variable weather conditions, nor the advantage of being able to be fully opened for 100 per cent. ventilation.

In Australia we should take the fullest possible advantage of our climate and windows should be designed so that we may enjoy the maximum benefits of sunlight and fresh air. These features can most logically be secured by the use of steel construction as the width of the steel framing is 75 per cent. less than the size needed for timber construction, hence a far greater area of light and ventilation is obtained from a similar brick opening.

* * *

The question of fly-screens is always important and originally this was considered the sole obstacle to the use of casement windows, and home builders had to be content with a fixed panel of



flywire on the outside of a double hung timber sash. This arrangement was unsightly as it spoiled the external appearance of the window and blocked both sunlight and air.

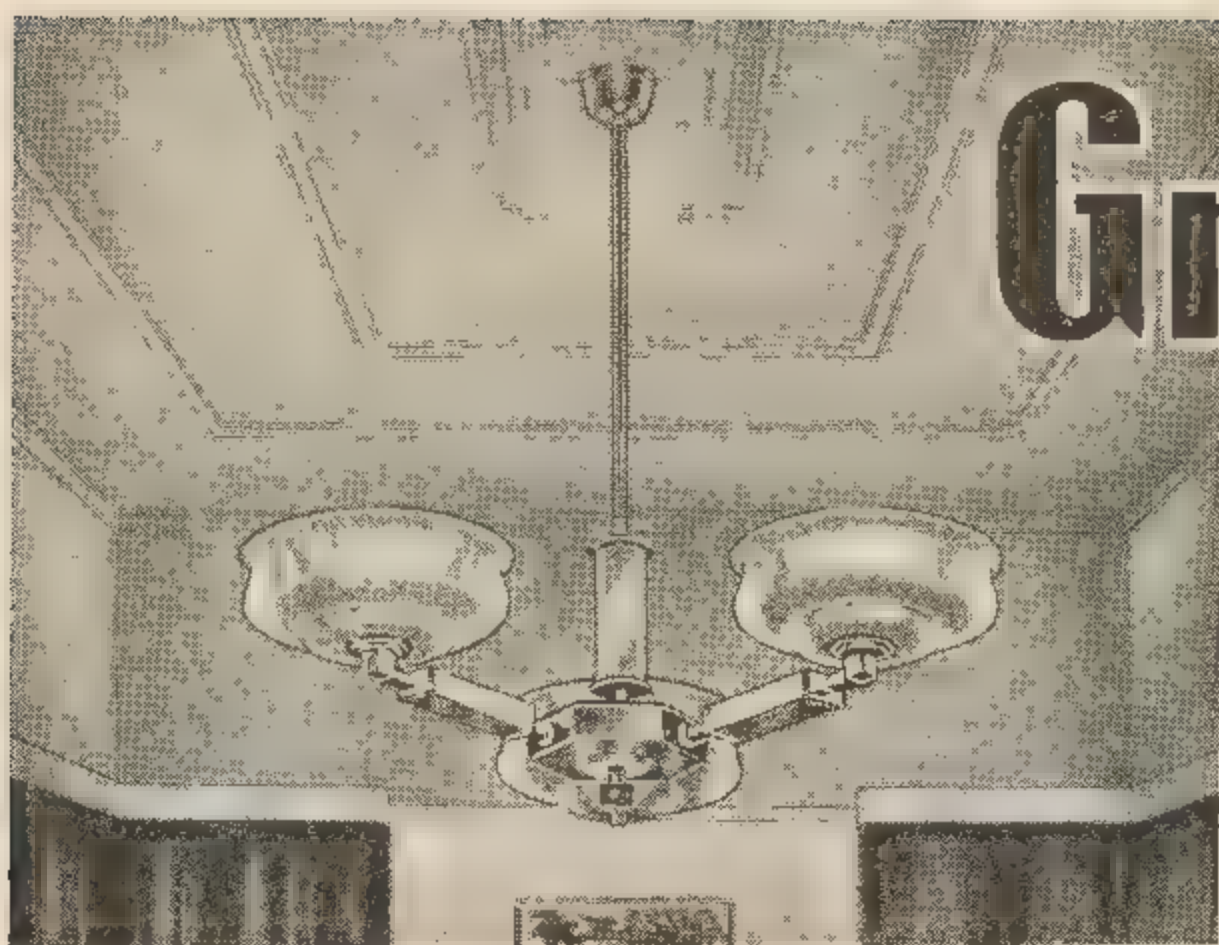
However, developments in modern fly-screen construction have also taken place, and it is now possible to obtain with the standard steel window a metal rolling type fly-screen, fitted internally, at a cost little in excess of a simple fixed timber fly-screen.

* * *

The advantages of such an arrangement are obvious as the screen is only in position when required, and can be readily rolled out of sight when the window is closed or during winter months, when flies are scarce and sunshine is of paramount importance. Also, with the fly-wire operating internally it is not subject to the rapid corrosion which occurs with external screens.

* * *

Don't imagine that the question of windows is one which is not your concern. They are perhaps one of the few building materials about which you can safely insist on your own personal preference for a modern article of well-known make.



Grace Bros.

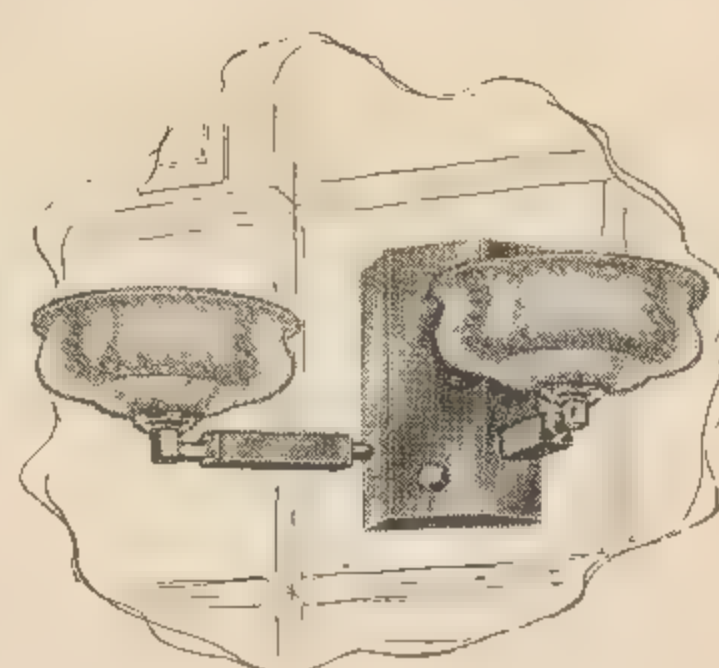
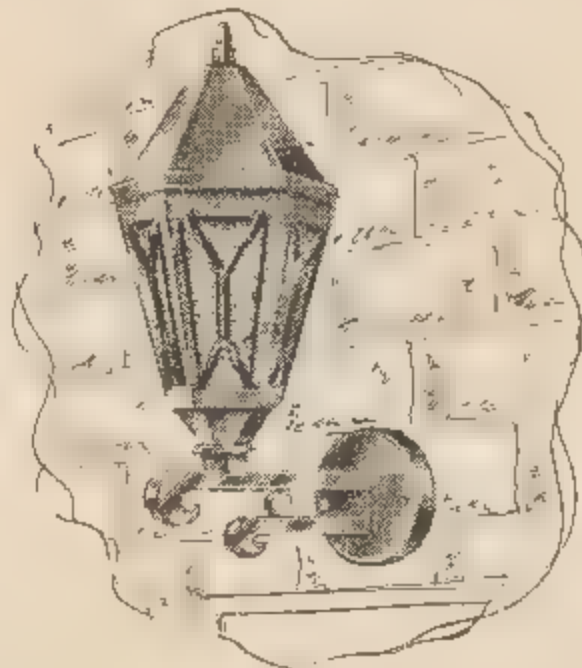
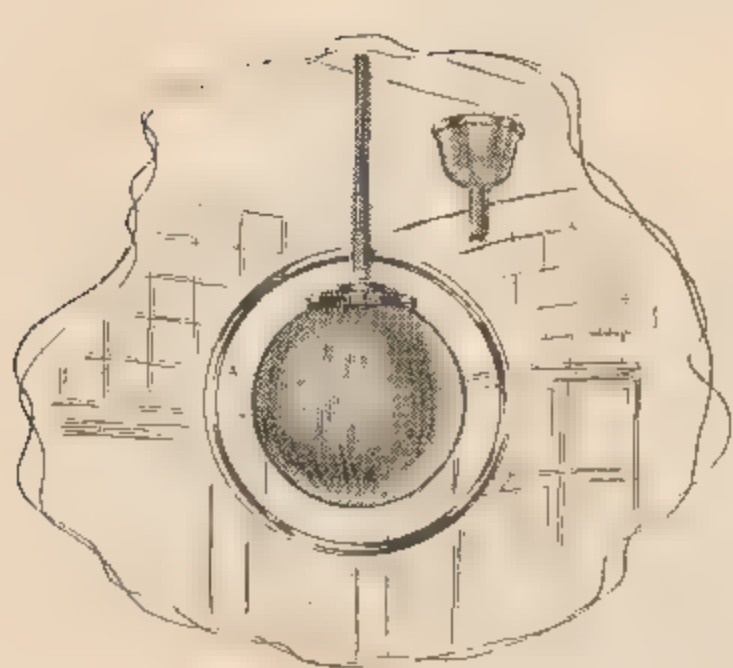


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FURNISHING IS NOT A MIRACLE

IT DOESN'T just happen. It is putting into effect a carefully formulated plan and making a reality of a place where man and his family can enjoy comfortable, dignified "living" and where friends are always welcome.

To achieve an inviting, restful, well-furnished home, plan with care, maintain unity throughout, using items of interest and variety, and harmony will result. When purchasing furniture, furnishings and floor coverings, give due consideration to their lasting qualities, for the expenditure involved should be considered just as much an investment as the money outlayed in the construction of the home. It is far more economical to purchase at the outset just those items required to fulfil the immediate need, and to pay a little more for them, than it is to clutter the rooms with more articles than are required and of a cheaper nature, for during the first 10 to 15 years little expenditure should be required in maintenance.

Realising that the colour of the walls, ceilings and woodwork is just as important as the furniture, it is well to incorporate these in the master furnishing plan. It is as well to have this artistry performed by the building contractor at a convenient time when the house is being constructed. The colours should harmonise with floor coverings, upholstery, curtain treatments, and the colour and design of the furniture. Pastel tints are desirable, for in addition to being restful they radiate light; heavier tints are apt to become tiresome and dark colours absorb light.

Choice of floor coverings requires the utmost care, for if any part of the interior of a home gets heavy usage it is the floors. Commencing with the kitchen through which, in most modern homes, access to other parts of the house is gained, it would be advisable to select the best inlaid linoleum procurable, rather than printed linoleum which will wear only as long as the pattern printed on it lasts. The kitchen floor is always subject to being splashed or having things spilt on it, as well as track marks, therefore select a pattern with a well-covered design. The new method of fixing kitchen linoleum is by the use of adhesives which result in a perfectly even flat surface free from all ridges.

The timbers used for floors in modern homes are usually selected hardwood or jarrah which lend themselves to many treatments. They can

be covered completely with wall to wall carpet, or feltex, or partially covered with carpet squares leaving the floor as a border surround; or with the use of rugs at points of wear, such as doorways and in front of fireplaces, easy chairs, or settees. Any one of these methods can be carried out with very effective results. Should the choice be wall to wall carpet or feltex, a well-covered design is desirable, for although plain carpets look nice they do show track marks, cottons and cigarette ash, unless given regular daily cleaning. If it is decided to use rugs it is good to know that flooring, if sanded and stained almost a natural shade, will not need half the attention as if stained with a dark colour such as walnut.

Whatever floor coverings are used they should contain colours and shades which can be used elsewhere in upholstery, coverings and curtain treatments.

Through every window is seen a picture, so let the curtain treatments frame that picture; whether the view be a colourful corner of your garden or a panoramic view, dress up your windows! This can be achieved by an arrangement of vertical nets, voiles or muslins, etc., hanging from under a pelmet, from the ends of which may hang side drapes of heavy linens or tapestries, or merely by the introduction of pretty cross-over curtains. Whether or not curtains should contain a pattern depends largely on the amount of pattern in the floor covering and upholstering materials. Do not introduce too much pattern; where the floor coverings are patterned, curtains look better if plain, or vice versa.

A glamorous effect to a window which looks out upon an uninteresting brick wall can be obtained by completely covering the window with fine, closely-woven voile or muslin with side drapes of velvet or tapestry, all the materials hanging to just the top of the skirting board or even down to floor level. If it is not desired to use a pelmet, very effective decorative rods with spearhead ends can be used.

From the earliest historical records of furniture, we find that it was made to be used and to be useful. Although period furniture has a much more ornamental value than modern, it still remains a utilitarian article in the home.

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Most kitchen furniture of to-day is built in. Ample cupboard space and a dinette forms part of the builder's contract to supply, but should it be necessary to purchase cabinets, chairs and kitchen table, strongly constructed pieces are the most economical.

The dining room, being part of the living section of the home, should be furnished to harmonise and to form part of the complete scheme. Here again give due consideration to strength, utility, and, above all, comfort, for many a nicely prepared meal is not enjoyed because a chair may be uncomfortable, or there is not sufficient foot or leg room under the table. To avoid the latter the four-leg design of dining table is much better. It allows people seated all around the table, particularly at the ends, to sit with maximum comfort.

Although it is customary to include a three-piece lounge suite as part of the furniture in the lounge room, a very happy and convenient departure can be made by using fireside or occasional chairs in place of a settee and two easy chairs, which in the average size lounge room takes up quite a lot of room. Whichever it is decided to use may be supplemented with such items as an occasional table, a cabinet, nest of tables, and a standard or reading lamp (portable). Whether the design of lounge room furniture be period or modern make sure it conforms to the design of the floor coverings and curtain treatments, so that harmony will be preserved, for harmony in a lounge room promotes comfortable and peaceful relaxation, and makes it a place where families and friends can gather in a restful and congenial atmosphere.

Bedroom furniture is a matter for more individual and personalised choice. There should be an increasing number of very attractive period and modern designs returning to the furniture stores, so that the selection should not be difficult. Built-in wardrobes may eliminate the necessity of having to purchase such articles separately, but the dressing table, the bed, the bedside table and perhaps the bedside chair will still need to be procured.

Decorative and inviting furniture can be selected for the guest's room or the bedroom for junior members of the family by choosing lacquered or enamelled designs, strong in construction. Such furniture offers unlimited possibilities for colour

harmony. If funds permit, of course, more substantial furniture in period designs can be selected; even though it may not be desirable and necessary to furnish these spare rooms at the same time that other rooms are being furnished, it is well to consider them as part of the complete plan.

Incidental items such as mirrors and pictures can be introduced to give large areas of walls a more decorative effect, but these must be selected with care, and placed in specially chosen positions to achieve the maximum effect. Mirrors, if placed correctly, apart from being decorative, can make rooms appear larger. Picture frames should be a colour to harmonise with the general colour scheme. Picture rails and ornament shelves are no longer a necessity, and it will be found that their absence enhances the beauty of walls and ceilings, in addition to making the latter appear higher.

Furnishing a home for the first time should be considered one of life's greatest thrills. It is not difficult if those about to embark on such a pleasurable task will take the time to visit as many furniture and furnishing stores as possible, for it is at these stores where displays complete in themselves and arranged by experienced furnishing specialists are continually on view. Above all, once the master plan has been fixed do not depart from it; carry it right through to the finish because as soon as a departure is made, the general effect, which would otherwise be complete, will resolve itself into a group of bits and pieces, which, although of good quality, will not harmonise, and will not play their part as effectively as if they were placed in their right setting.

For those who furnish on a limited budget, procure only those items which are necessary. Avoid overcrowding and then in future years, as the need arises for additions to be made, it is a simple procedure to add to a scheme carried out as outlined in the preceding remarks.

Happy people live in happy homes; happy homes are happily furnished, they are dignified, individual, in perfect harmony, yet full of interest and variety because they are the product of the people who live within. If you furnish with this in mind your home will be one that you will not only be proud to possess and happy to live in, but one in which you will enjoy the visitations of your friends just as much as they will enjoy visiting you.

Modern Finance for Modern Homes

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HOUSE PURCHASE DEPARTMENT





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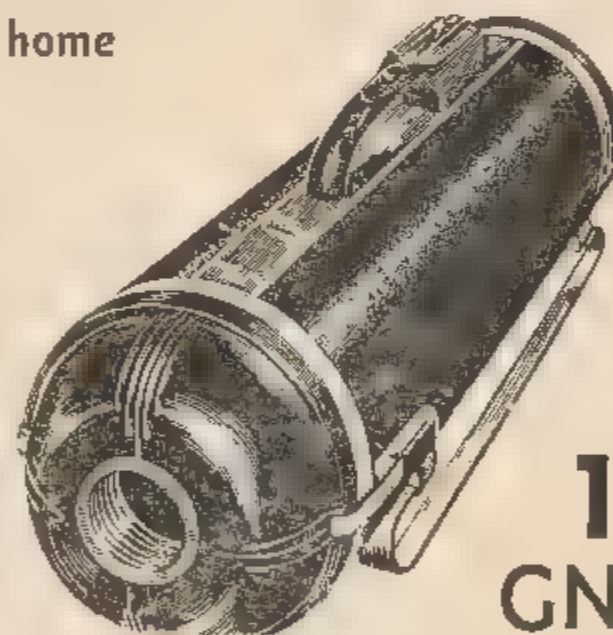
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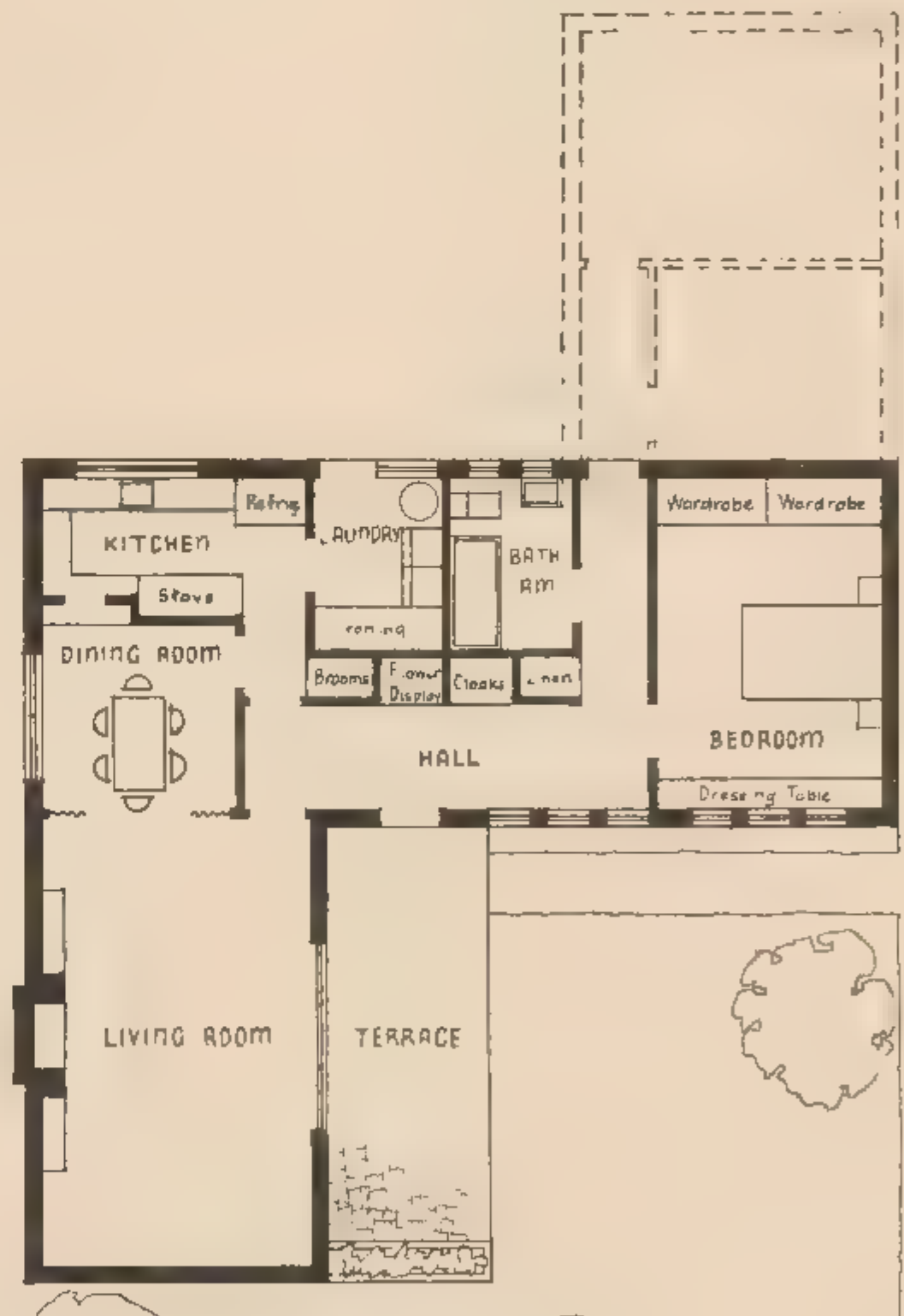
FROM BETTER CLASS RETAILERS THROUGHOUT AUSTRALIA



Architect: RHYS E. HOPKINS, BArch., A.R.I.B.A.

This home was designed to satisfy the immediate needs of a married couple, provision being made for the future addition of either one or two bedrooms. To minimise house work the maximum use has been made of built-in furniture, which includes the dining-room sideboard, lounge bookshelves, fuel box, and radio, and wardrobes, dressing table and bed in the bedroom.

The house is set well back from the street with a private garden formed in front of the lounge terrace.








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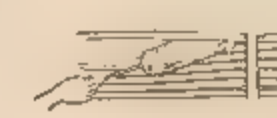
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VENETIAN BLINDS

"As old as antiquity and as modern as tomorrow"

. . . .

THE origin of the so-called "Venetian" blind is quite vague. From the limited literature that is obtainable, we can be reasonably certain that a primitive type of louvre blind was used by the ancient civilizations many centuries B.C. In a sketchy manner, the following notes, gleaned from medieval and modern writings, appear to be reasonably correct.

AN INGENIOUS DEVICE

MARCO POLO, that intrepid Venetian adventurer, travelled through Ancient Cathay and the Far East about 1250 A.D. In his writings he makes mention of seeing "an ingenious device for fenestration which is used in many dwellings by rich and poor alike," The description of this "ingenious device," although crude and cumbersome, nevertheless unmistakably depicts the same principle as is employed in the modern Venetian blind. Marco Polo was so impressed with their commercial possibilities that he brought back several "bindles" of these devices to his native Venice.

There appears no evidence of general usage of Venetian blinds in Europe until about the year 1500. While visiting Spain, King Francis I of France re-discovered these "blinds" and immediately brought them back to France. Frenchmen named these devices "jalousies" (which means jealous or jealousy). It appears that these Venetian blinds were used in the palaces and homes of the nobility to close in the open porticoes. This so aroused the village gossips, whose prying eyes were cheated by the blinds, that they became known throughout France as "jalousies" which to this day is the French word for Venetian blinds.

JALOUSIES AND SHUTTERS

SOME years later, in the early 16th Century, King Francis, in negotiating a hostage agreement, travelled to Venice with these "jalousies." Before long, the palaces of the Doges of Venice were gay and resplendent with these colourful and useful blinds. They were crude and difficult to manipulate, but highly ornate with gold leaf and jewels. After this re-introduction to Venice, they came into more general use, and the Venetians undoubtedly contributed some improvements and refinements to these blinds. As they became increasingly popular in Southern Europe, they earned the somewhat doubtful title of Venetian blinds.

NO LONGER A LUXURY

OUR architects and interior decorators have come to recognise the manifold advantages of Venetian blinds. It is through their efforts and endorsements that the Venetian blind has evolved into its well-deserved acceptance and popularity. As recently as fifteen years ago, the limited production of Venetian blinds and the attendant cost restricted their use to the high income groups. Today, greater production has lowered costs until Venetian blinds are within the buying range of the moderate income.

Venetian blinds are no longer a luxury for the fortunate few. They have now received national approval, not only as colourful and decorative window treatment, but as a positive essential. Today, Venetian blinds are on the "must" list of every housing programme. "As old as antiquity and as modern as tomorrow" is indeed aptly descriptive of the Venetian blind.

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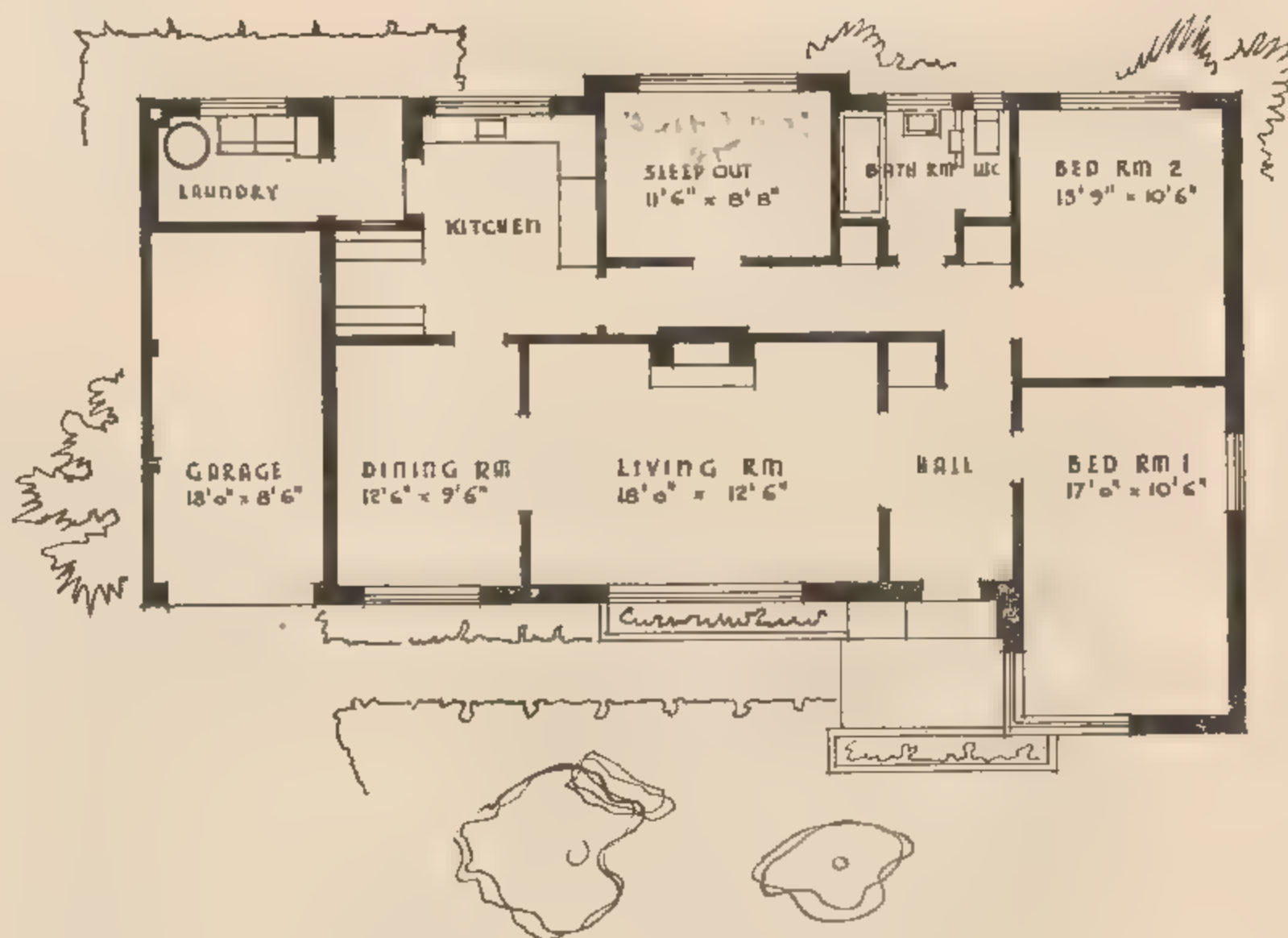
MA4C-47



Architect: RHYE E. HOPKINS, B Arch., A.R.I.B.A.

A compactly designed house for an allotment of 60 ft. frontage, with direct access to all rooms. A meal alcove is incorporated in the kitchen, and the diningroom has an electric fire built in to conserve space. The corner window of bedroom 1 and the landscape window of the lounge are designed to take advantage of the view of the garden and distant hills.

Construction: Oatmeal bricks with dark red tiled roof.



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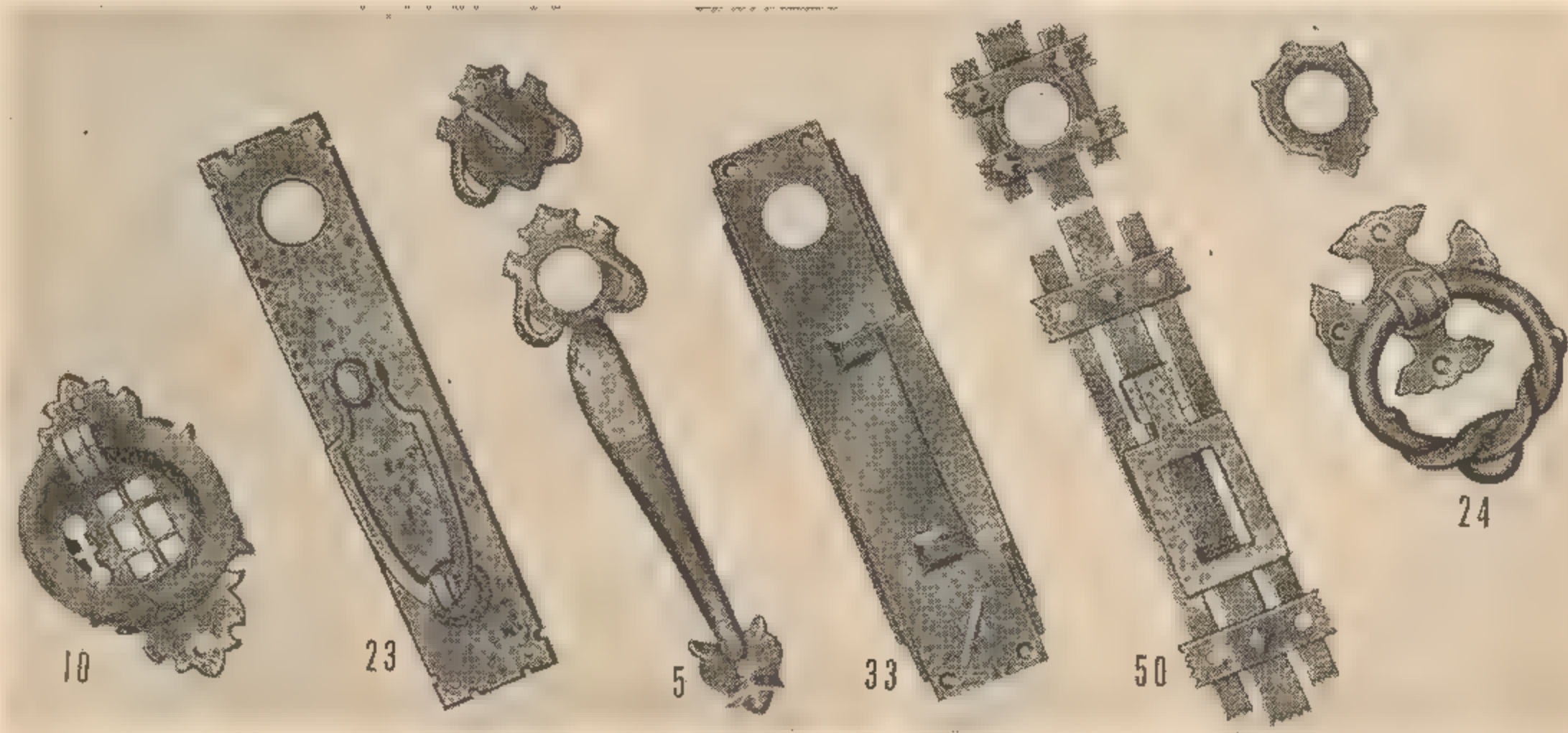
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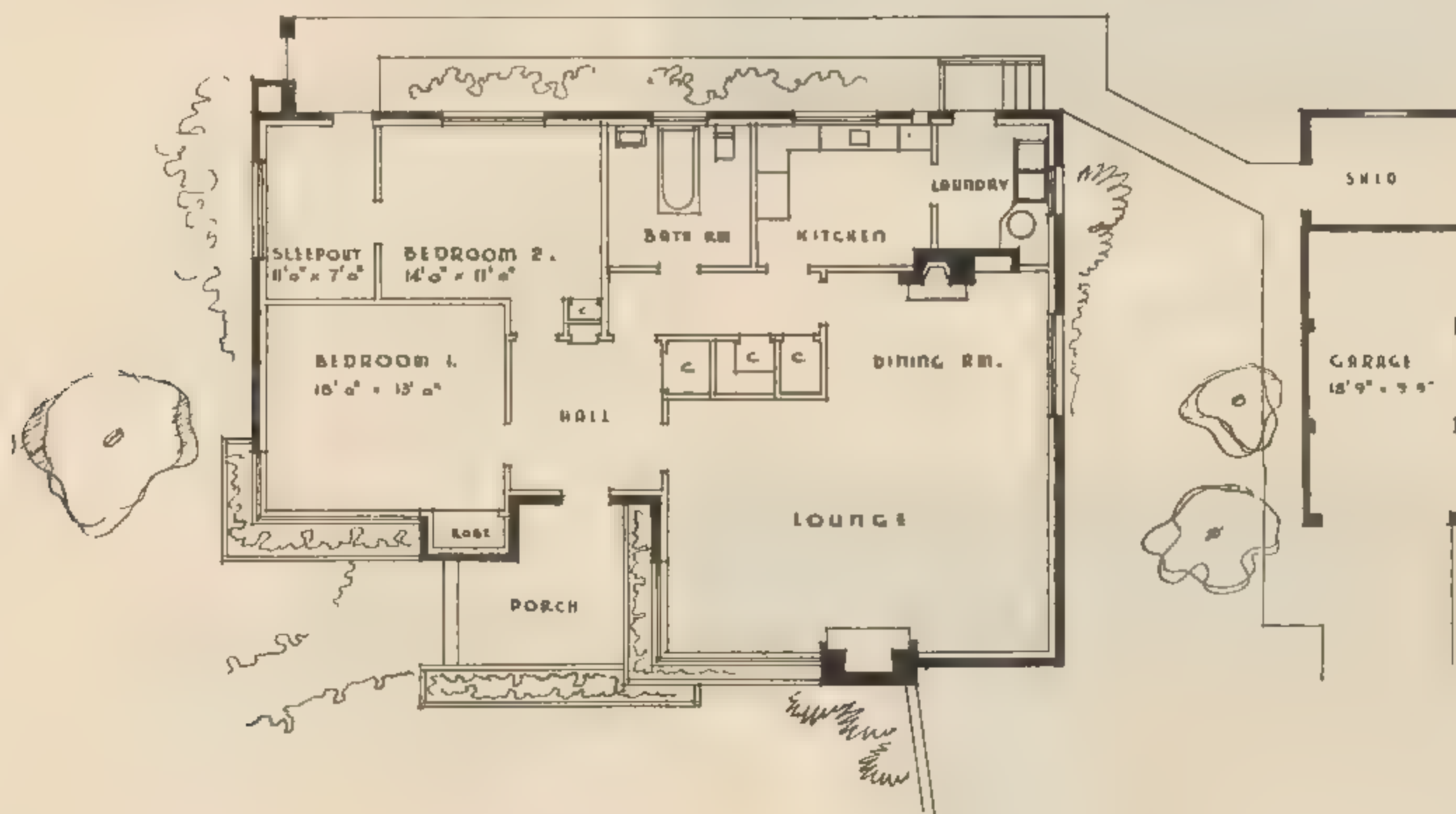


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Architect: RHYS E. HOPKINS, B.Arch., A.R.I.B.A.



A home in a country town with all the conveniences usually associated with city dwelling. An effect of spaciousness is obtained through the use of a combined lounge and diningroom which can be separated by curtains. A feature of the house is the ample cupboard storage space.

Construction: Cream brick-veneer with brown tiled roof.

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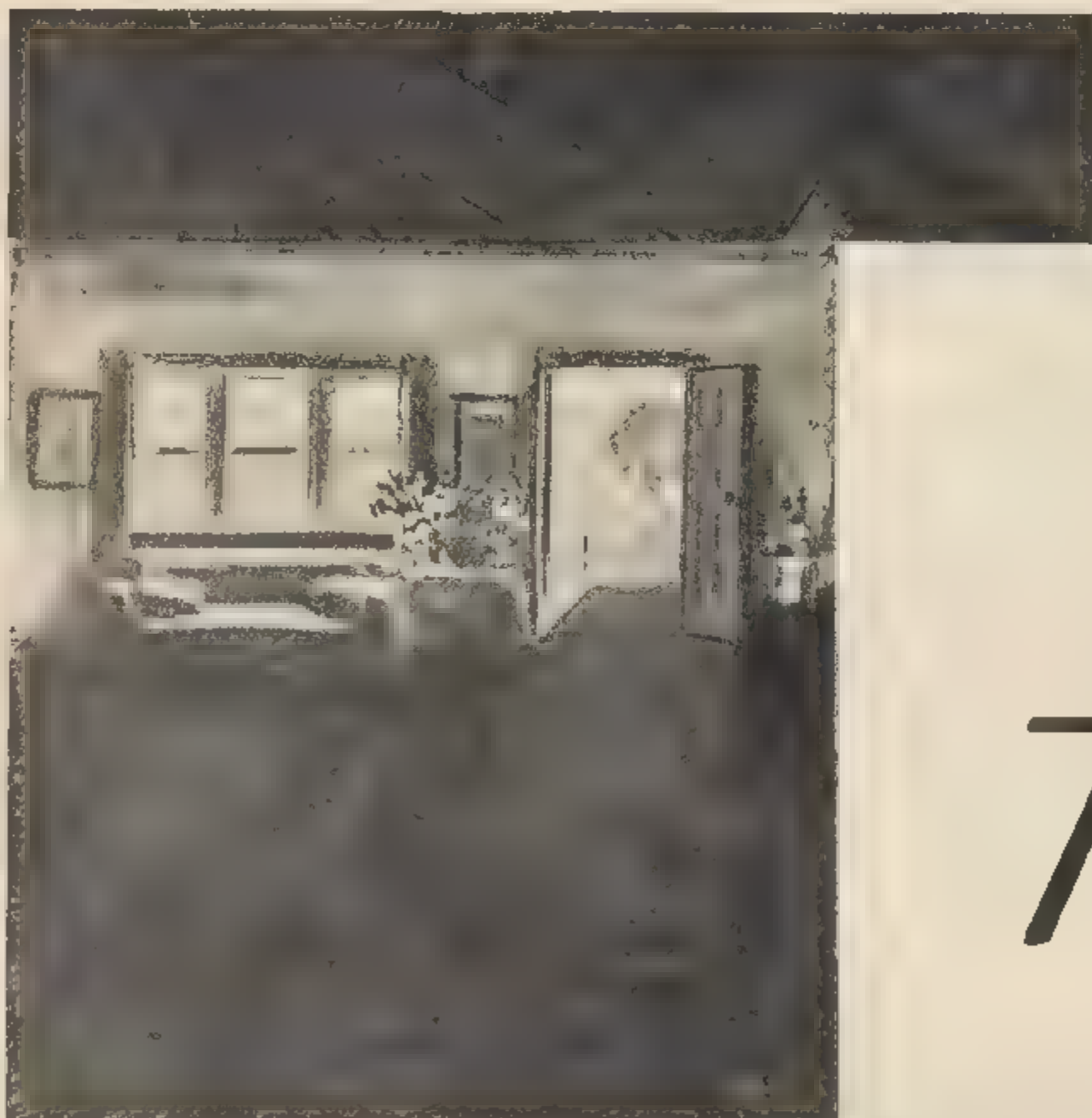
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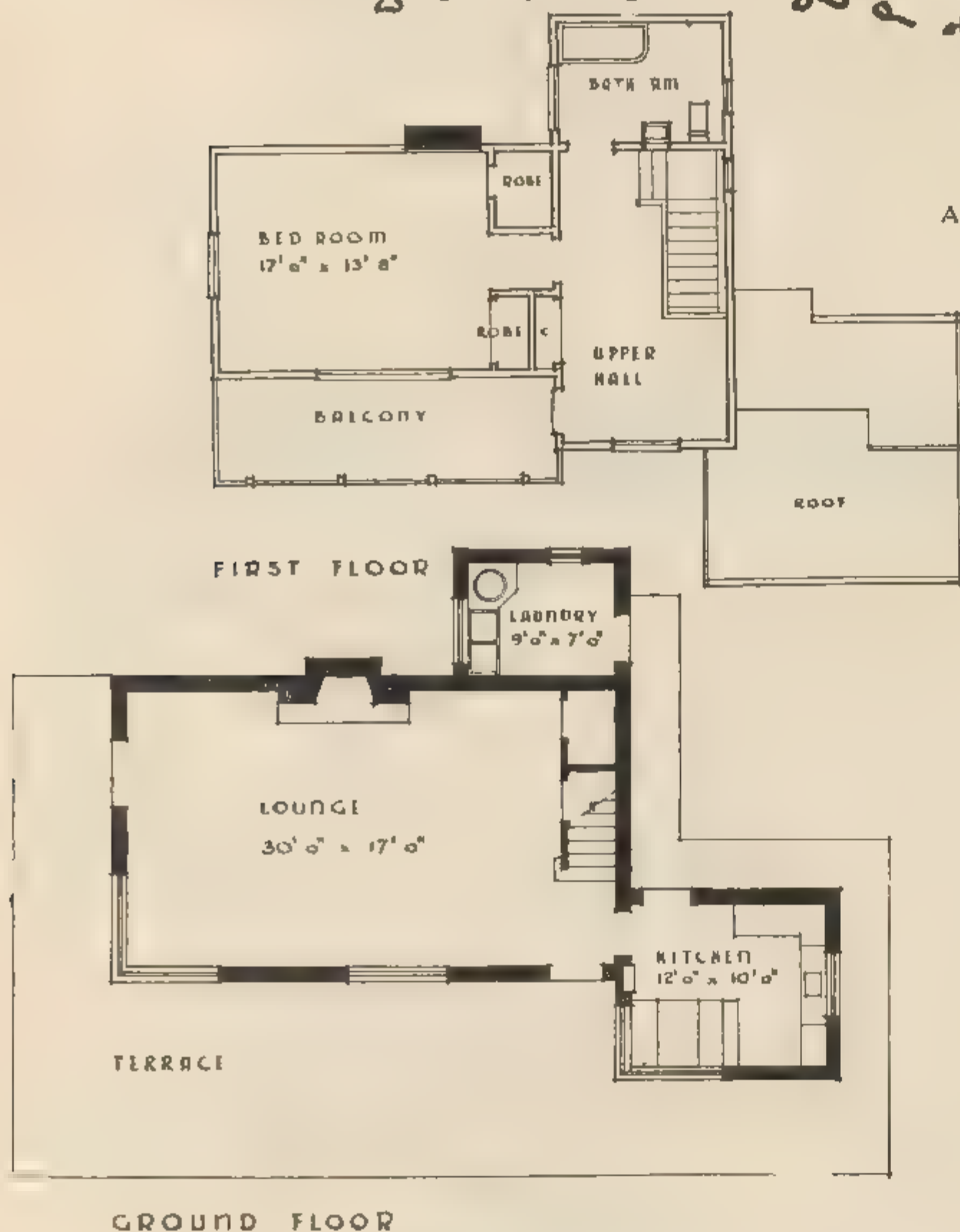
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Architect: RHYS E. HOPKINS, B Arch., A.R.I.B.A.



A holiday home overlooking the sea; the kitchen being placed well to the front to enable the housewife to enjoy the view. The upper hall may be screened off to accommodate an occasional guest; provision is made for the addition of future bedrooms around a courtyard.

The construction is brick on the ground floor and wide redwood weatherboards on the upper floor.

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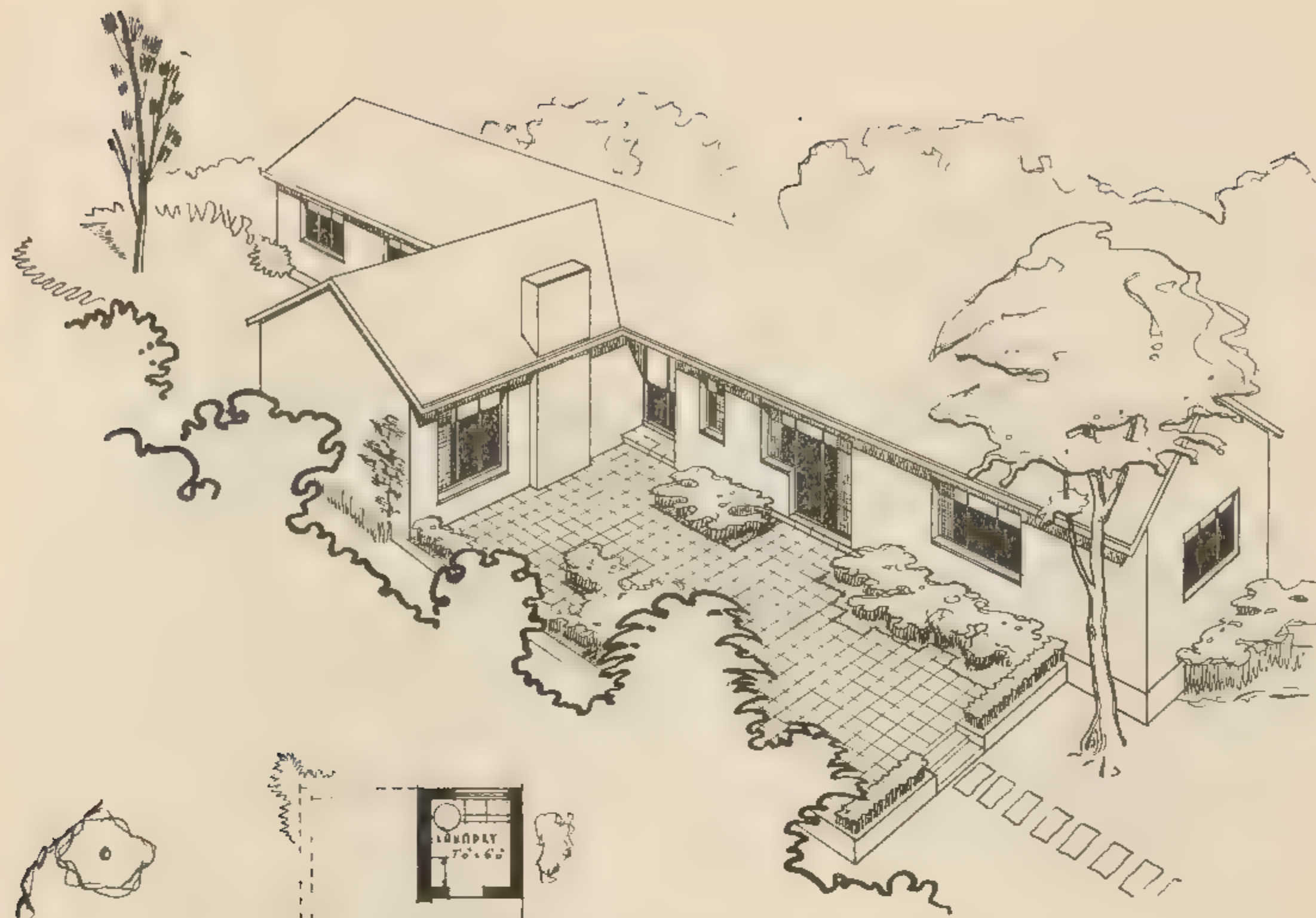
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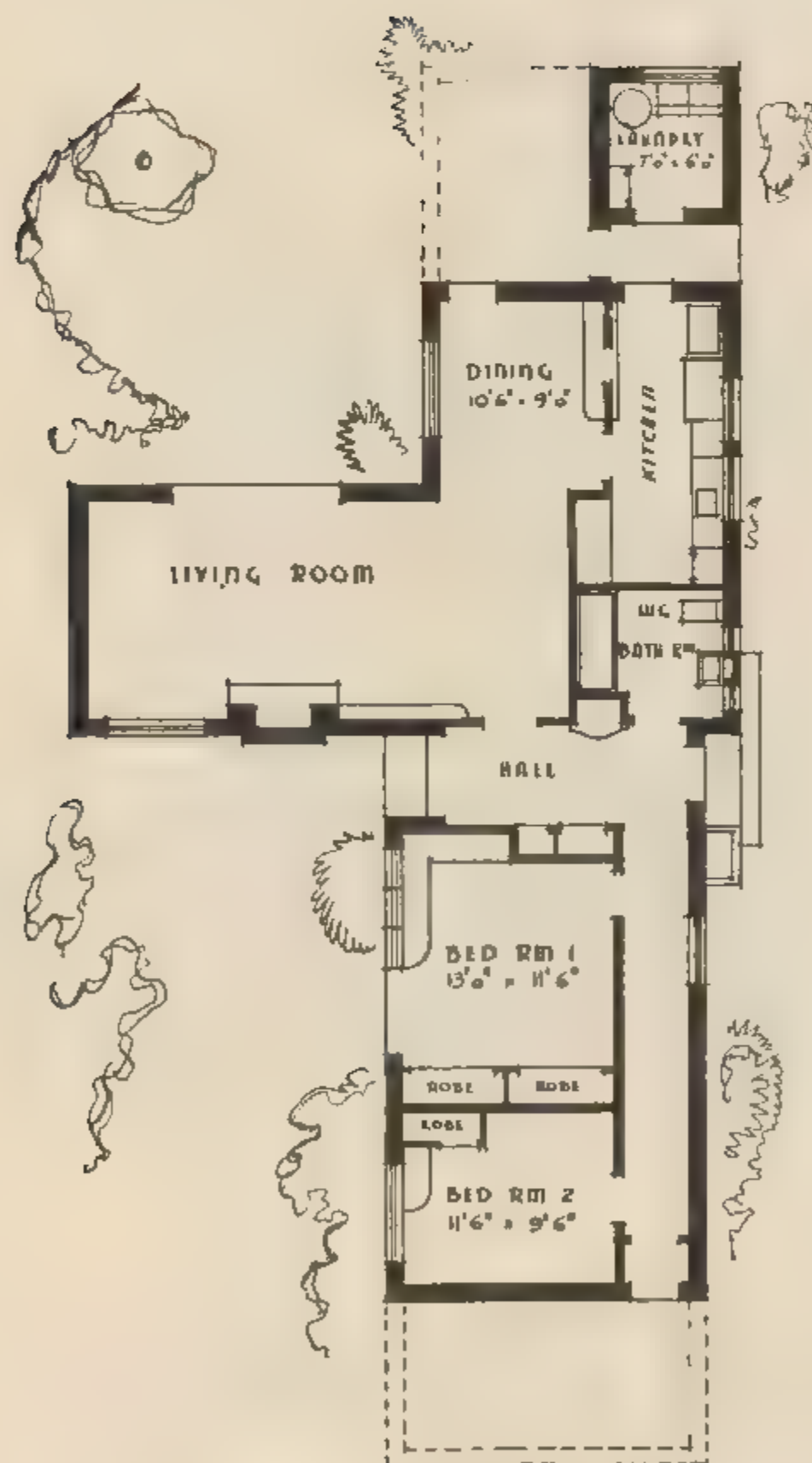
Telephone: M 2407



NOCK & KIRBY'S



Architect: RHYS E. HOPKINS, B.Arch., A.R.I.B.A.



A suburban house planned within the limitations of size imposed by the National Security Regulations, with provision for future extension. Having only the outlook of most suburban blocks, special emphasis has been placed on the planning of the semi-enclosed front and rear garden, each room having a different vista.

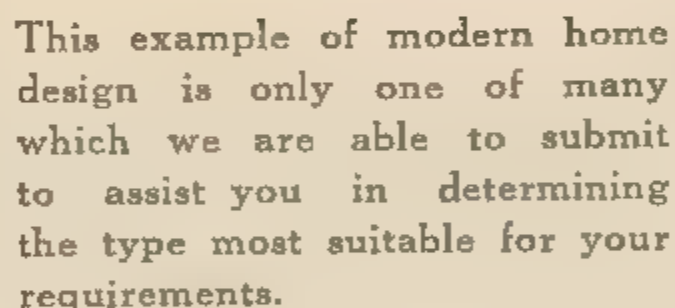
The construction is brick veneer, colour washed off-white, with dark brown tiled roof.

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DOWN through the ages man has been faced with the problem of providing warmth in the home. Is it not surprising how long his technique has remained at a standstill? The problem has been approached scientifically of recent years, but such approach was certainly long overdue.



Illustrating the "Wonder-Heat" Console Model which does not require a fireplace. Other models are illustrated on next page.

Improved methods have been devised, each possessing some individual and highly desirable feature. For example, some have concentrated on obtaining speedy heat, while others have made super economy their main objective. Now, as a result of intensive research and the application of modern domestic heating principles, a system has been perfected which offers many outstanding features.

"Wonder-Heat" Air-conditioning, as this system is known, provides a continuous supply of fresh air and quickly warms the entire room, evenly, pleasantly and safely.

In order to emphasise the advantages of "Wonder-Heat," let us proceed to contrast the unit with the ordinary open fireplace:

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No Draughts: The ordinary, open fireplace draws the air from the room; consequently, all draughts are towards the grate, and air currents are cold. Under these conditions, sitting near doors or windows is an uncomfortable and unhealthy business. With "Wonder-Heat" all air currents are away from the fire and are of fresh, warm air. Writing, reading or working in any part of the room is pleasant and perfectly safe.

All Air is Fresh: Only pure, warm air is circulated in the room. The armour-plate glass door prevents the escape of smoke, fumes, ashes and dust. No sparks or embers can fall out of the fire and nothing can fall into it.

Radiation from the fire door adds to the warmth in the room and with the fire burning brightly, there is that cheerful open fireplace appearance than no other modern heating system can offer.

Burns Anything: Any fuel can be used (wood, coke, coal, briquettes, mallee roots, etc.).

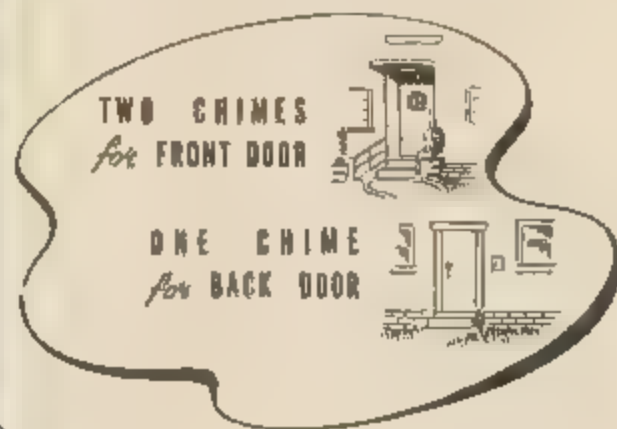
Easily Controlled: An open fire cannot be controlled satisfactorily, but with the Wonder-Heat it is a simple matter to regulate the heat by adjustments to the draught. The unit can be banked or brought up to full output in a few minutes.

*To-day is the
DOOR CHIMES Era*



*Lovely to look at
lovely to hear. . . .*

Morphy-Richards Electric Door Chimes supply an added touch of beauty to your furnishings and most important, a door signal in keeping with repose . . . gently calling to you pleasantly welcoming the visitor to the friendliness of your home



In addition, you gain the practical advantage of the "two-way" call . . . a two-note signal for the front door, and a single-note signal for the back-door. Operation can be by batteries or the A.C. power supply . . . the tubular chimes are lacquered brass, and striker housing is finished rich cream with lacquered brass decoration . . . Price. £4/9/6

MORPHY-RICHARDS
Electric DOOR CHIMES
(MADE IN ENGLAND)



Lifetime Service: The heater is attractive and solidly built to last a lifetime. Models in various sizes and finishes.

The accompanying sketch illustrates how 80 per cent. waste is eliminated and heating capacity is increased.

Much public interest and approval was evidenced in the Wonder-Heat unit installed in the Beaufort Model Home, recently displayed at the Treasury Gardens. The unit was chosen by the Victorian Housing Commission from a large field of other types of heating systems.

Wonder-Heat is also used and endorsed by other Government Departments such as Public Works, Public Health, Victorian Railways, State Electricity Commission, hospitals, schools, etc., as well as leading architects and builders.

Units are reasonably priced and new home builders can effect appreciable saving in labour, material, costs and space by the adoption of this heating method.



In-built Type—available four sizes. Illustrating Fireplace, modernised by "Wonder-Heat."

Four Times More Effective Heat ... Burns ANY Solid Fuel

See the NEW Models of the NEW Wonder-Heat in our
NEW Showrooms.

Only by a clear demonstration can you comprehend *why* the thermal efficiency of the New Wonder-Heat is within the vicinity of 70% more than four times greater than is obtained from an average fireplace. Additionally, the New Wonder-Heat—by means of a patented principle—uses only *fresh* air, drawn from outside the house. This fresh air—after having been warmed—enters the room at low velocity, but in sufficiently large volume to effect four complete changes every hour. Ask also to have explained how effectively *one* Wonder-Heat Unit can simultaneously heat *two* rooms, and why it represents an entirely *new* type of heating for new homes or old. Healthy heat, safe heat free from dust, sparks, fumes, draughts or danger from falling coals. Available in two types four sizes in each type. See the specimen Wonder-Heat Units now on display at our new Showrooms.



WONDER-HEAT
Patent No. 17380/74

THE NEW
Wonder-Heat
Air - conditioning FIRE

Distributors for N.S.W. and Queensland:

A. E. GOODWIN SALES CO.

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Sydney :: Tel.: BW 5057

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Brisbane :: Tel.: B 3695

No brick chimneys are required, a Fibrolite Flue being all that is necessary. As the unit is completely encased in steel, no brick base or expensive surrounds such as tapestry bricks, tiles, etc., are required, in place of which modern, attractive and less costly designs such as Masonite, Fibro-plaster, Plywood, etc., can be applied.

One unit is capable of giving sufficient heat to supply warmth to two or more rooms, and keen

home builders who investigate Wonder-Heat will quickly recognise the many advantages that this unit provides over all other heating systems.

In view of the negligible initial outlay and the subsequent economy in operation costs, the new home builder would be well advised to investigate this system when discussing plans with his architect or builder.

. . . .

Modern Finance for Modern Homes

THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED
HOUSE PURCHASE DEPARTMENT



More houses are needed for the people, the building of which gives employment to large numbers of workers, more playgrounds for the children, better roads in the country are also needed.

All these require capital which cannot be created by wishing, it cannot be got by whistling for it

out of the sky, it must come from savings by the people or from Companies' funds, and Insurance Companies provide a lot of such capital to help in the development of the Country.

Thus Insurance becomes an integral part of the National Economy of the Country.

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Commonwealth, where all classes of insurance can be arranged by any of the Company's
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THAT YOU GET A
WILSON
WASHBOILER
FOR YOUR
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PRICE £12-10-0



EFFICIENT, THEREFORE ECONOMICAL

This is our "**STAINLESS**" model.
The body is made of stainless steel
Note the "**steam dome**" anti-boil-
over lid.

Manufactured by
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BUILT ON CONSERVATIVE LINES

This home will not date

Many people are of opinion that some of today's ultra-modern homes will be dated a few years hence. They argue that they are comparable with extreme fashions in dress which enjoy a brief period of popularity and then drop right out of favour.

Be this as it may, there is undoubtedly a great deal to be said for the home which combines a conservative exterior with a modern, convenient interior.

The home illustrated above conforms to these standards. It comprises six spacious rooms, dining room and lounge room separated by large double doors, three bedrooms, kitchen with modern fittings and tiled bathroom with shower recess. Wash-house and lavatory are under the main roof.

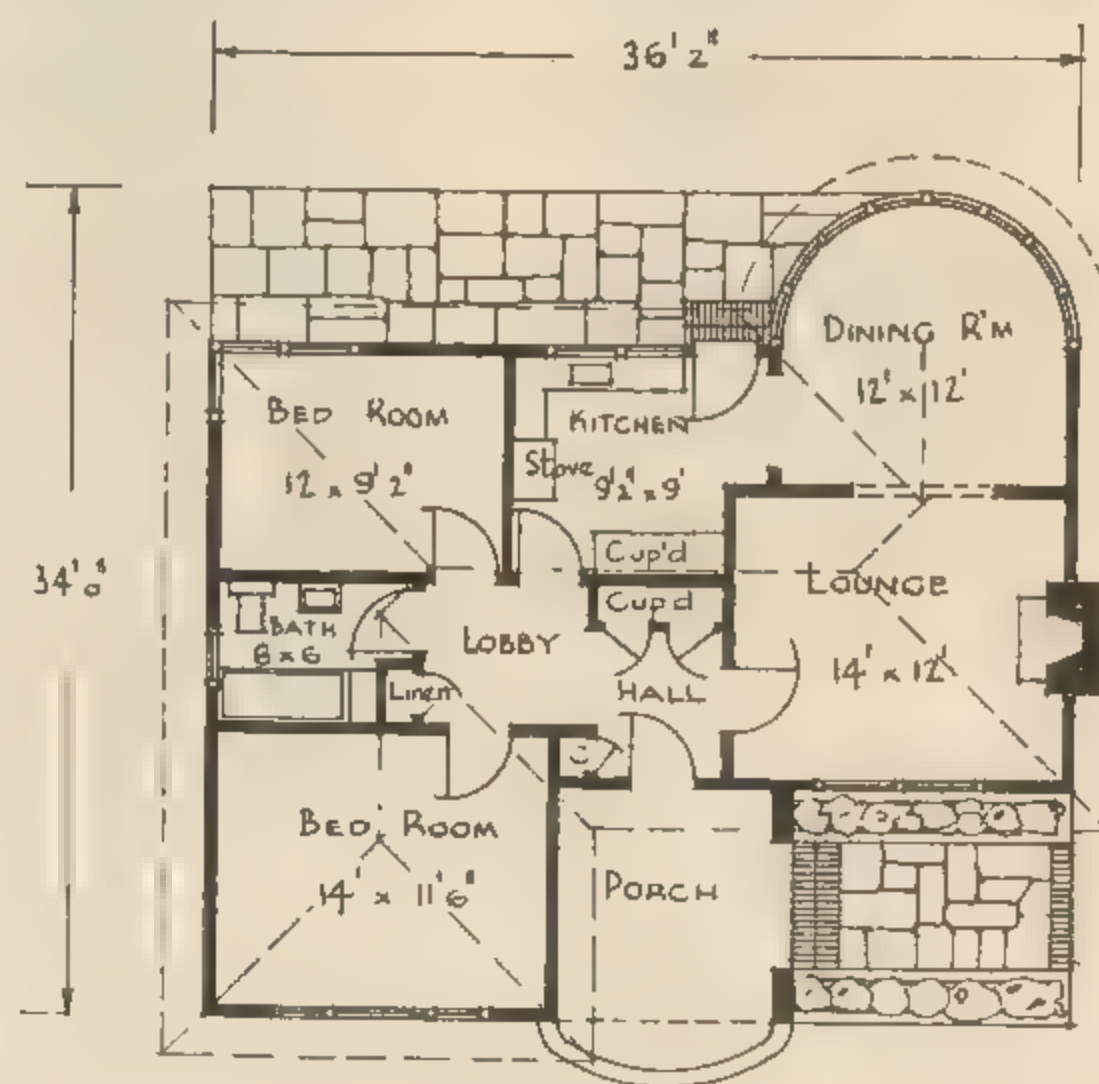
It is feasible, in fact, almost certain, that this home will be highly regarded in fifteen or twenty years time. Can we feel as confident of the future value of many homes that are being erected today?



ASBESTOS-CEMENT HOME
DESIGN No. M116

Being particularly compact in design, a special feature of the plan of this home is the attractively shaped dining room. Hall space has been reduced to a minimum, yet includes three built-in linen and cloak cupboards and gives ready access to every room. Design carried out in horizontal mould asbestos-cement construction.

Total ground plan area, 1018 sq. ft.
 (including porches).



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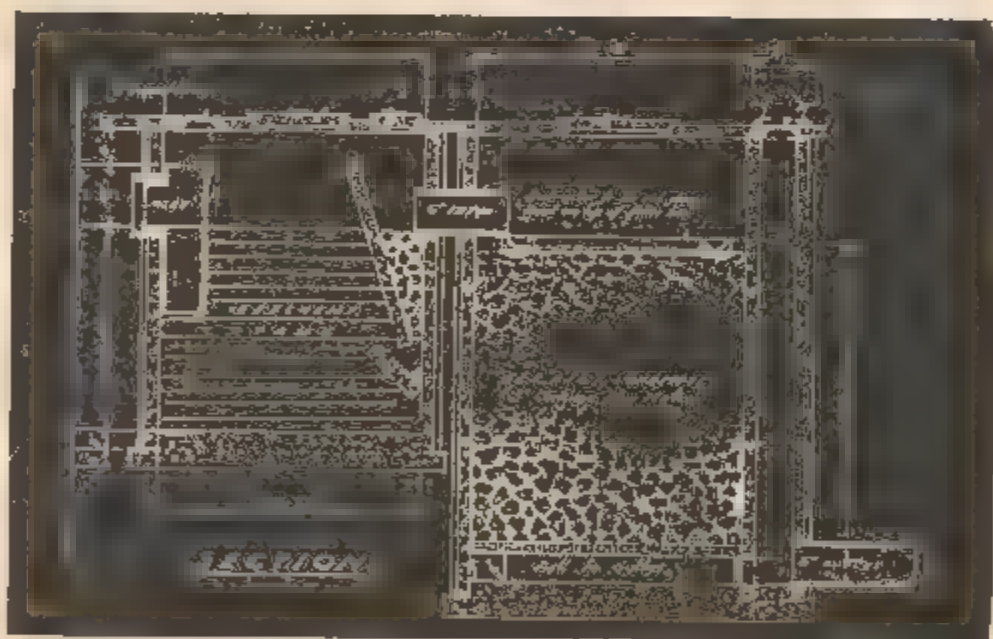
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By using Hardie's "FIBROLITE" Asbestos-Cement Sheets for exterior and interior walls and ceilings, you can build a modern and attractive home at *moderate cost*. "FIBROLITE" Homes are artistic and durable; healthy and comfortable; reduce fire risks; and can be erected in a minimum of time, with a minimum of labour. *Write for illustrated booklet — Free!*

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Blue Prints and full details available upon request.

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If you contemplate building in an unsewered area, a Buckland Pre-cast Concrete Septic Tank is a necessity. Manufactured in two sizes—5-6 Person, 8-10 Person Capacity.

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 Factory: Marrickville.

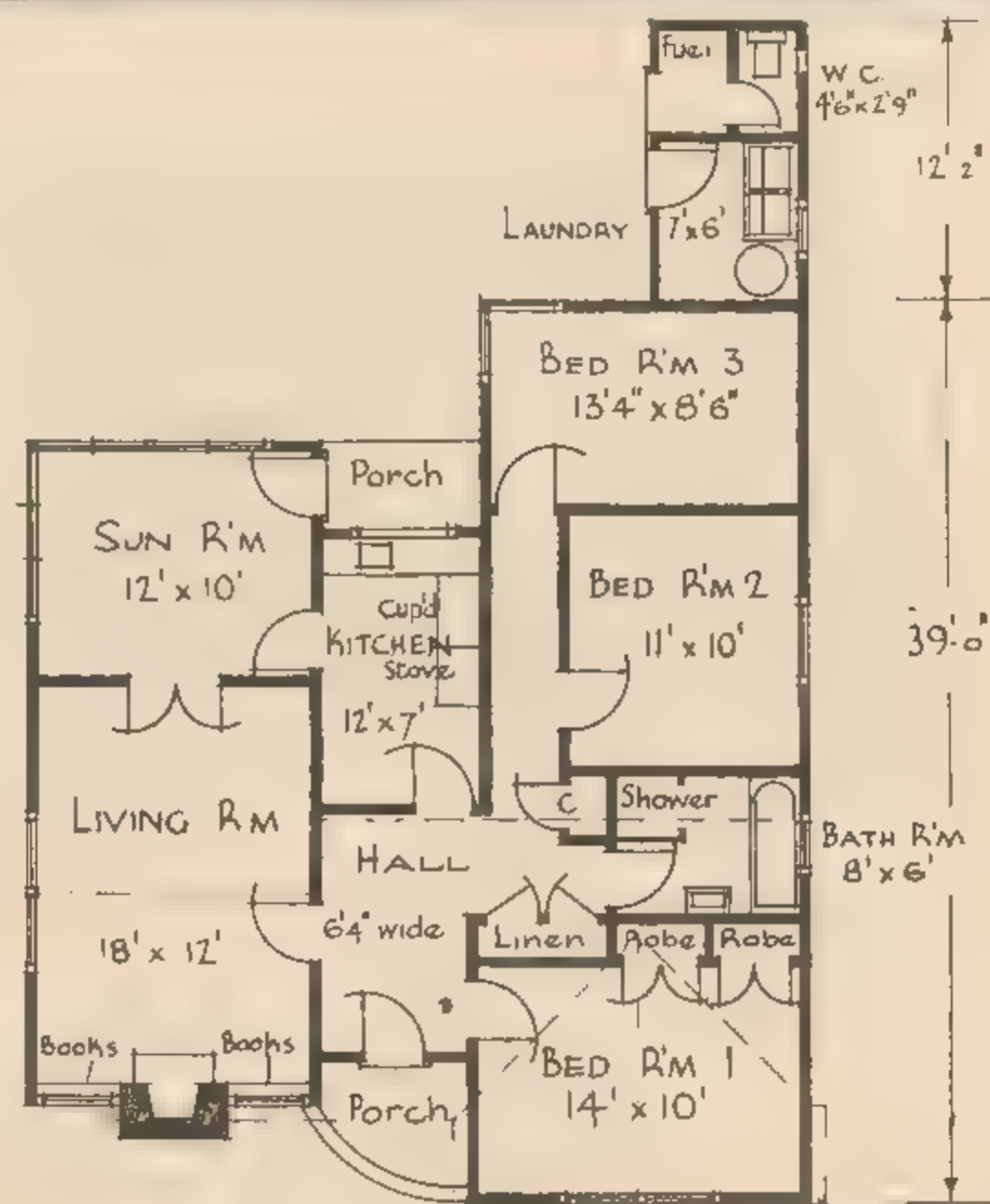
Specialists in the Manufacture of Concrete Tubs, Grease Traps, Cisterns and Special Ware.



ASBESTOS-CEMENT HOME
DESIGN No. M124

Comprising six rooms and including three bedrooms, this plan features a generous lounge and useful sunroom which could well be used as a dining room or easily-supervised play area for children. Home suits narrow or wide allotment and has an external appearance of distinctive charm. Design carried out in horizontal mould asbestos-cement construction.

Total ground plan area, 1213 sq. ft
(including porches).



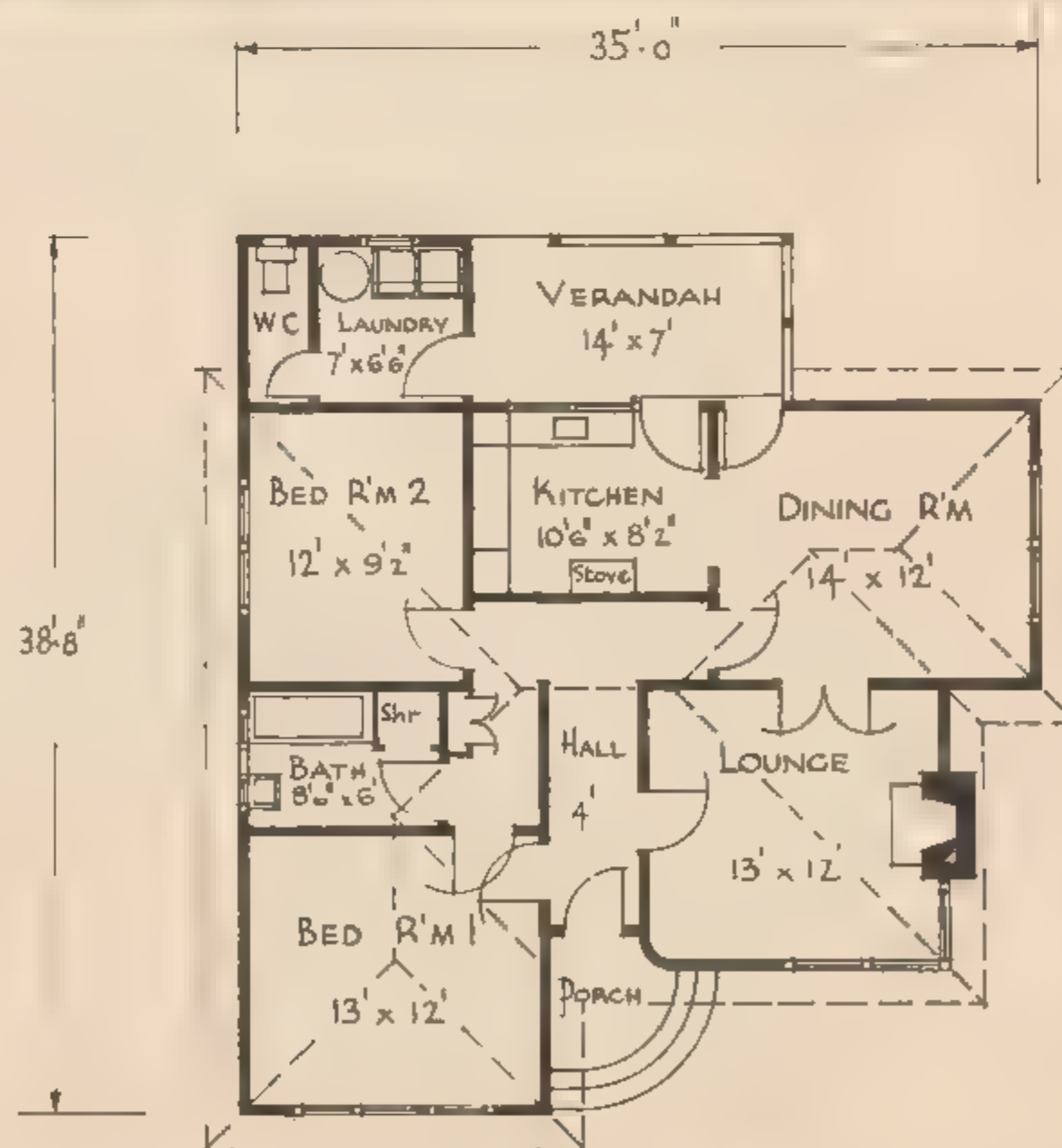
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ASBESTOS-CEMENT HOME
DESIGN No. G81

Contrasting colour of mouldings accentuates the modern horizontal lines of this attractive home. Being planned so that living and sleeping quarters are ideally separated, the two bedrooms have convenient and ready access to the bathroom. Design carried out in horizontal mould asbestos-cement construction.

Total ground plan area, 1148 sq. ft.
(including porches).

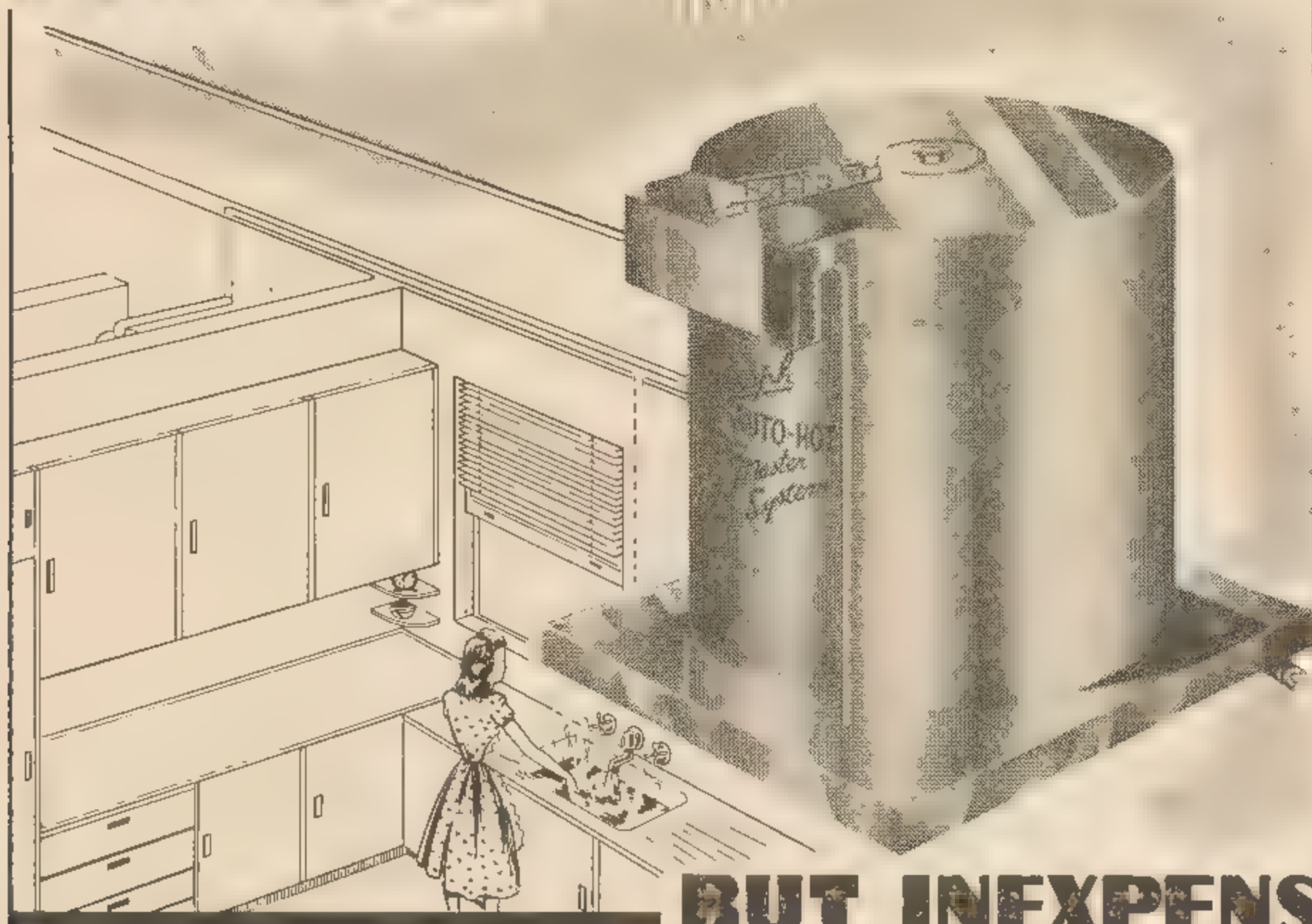


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OVERHEAD



BUT INEXPENSIVE

Here is an ample storage tank, hidden from sight above the ceiling, that continually supplies really hot water to any point in your home.

Sounds like super-comfort, doesn't it? But that is just what a Joseph Auto-Hot Storage System means to you; what is more, you can install a Joseph Auto-Hot very inexpensively, and special patented features make it cheaper to run than any similar storage system available.

The Joseph Auto-Hot operates from "off-peak" electric supply. This is a special, cheap rate available between 10 p.m. and 8 a.m.

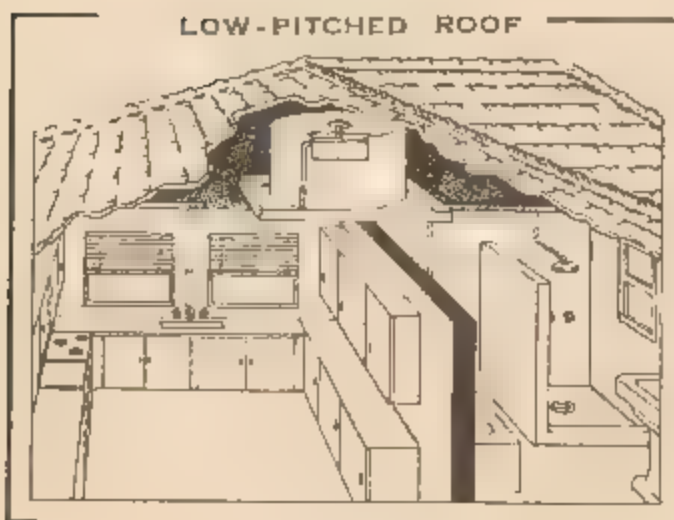
REALLY HOT WATER

To take full advantage of this, it is essential that the inflow of cold water be controlled. The Joseph

Thermostat does this perfectly.

An exclusive Joseph feature, this thermostat ensures that no cold water flows into the storage tank, unless the temperature of the water is above 150°F.

FITS THE MODERN
LOW-PITCHED ROOF



... AND PLENTY OF IT

Under test a Joseph tank, 45-gallon capacity, delivered 56 gallons at a minimum temperature of 139°—more than enough for the average family of four. Tanks are available in a range of sizes to suit various needs.

CHEAPLY

The "off-peak" power used by the Joseph Auto-Hot costs, on an average, about $\frac{1}{3}$ that of normal electric rates. The average cost per person is 1 penny a day.

For low-operating cost, the Joseph Auto-Hot System cannot be bettered, because it is the only system incorporating the Joseph thermostat, the device which prevents power waste and saves money.

Write now for booklet or 'phone for full details.

Joseph
AUTO-HOT
PTY. LTD.

Gowings Building, Sydney

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Facts about "Off-Peak" Hot Water Systems

The term "Off-Peak Hot Water System" means that electricity is supplied to heat water at "off-peak" times. Users receive their electricity in slack periods, with a consequent saving, as "off-peak" power is supplied at a much cheaper rate. The off-peak hot-water system functions by heating water during the hours between 10 p.m. and 8 a.m.

I have mentioned that "off-peak" electricity is supplied at a much cheaper rate than power used during the day, this rate varies between one-half and one-third of the usual rate. The average running cost of an "off-peak" system is approximately 1d. per person per day, which means more hot water at less cost than any comparable method is supplied.

The tank supplying the usual "off-peak" system is generally located in the roof of the house out of sight—there are no switches, fumes or fuel to worry about, just turn the tap and instant hot water is available.

Convenience cannot be over-stressed, since, with the supply tank located in a central position, it can be installed to supply kitchen, bathroom and laundry, which saves time, energy and labour.

The initial cost of an "off-peak" system is not great, for the average system ranges in price from about £30 to £50, depending on the size of the storage tank necessary to supply the family requirements.

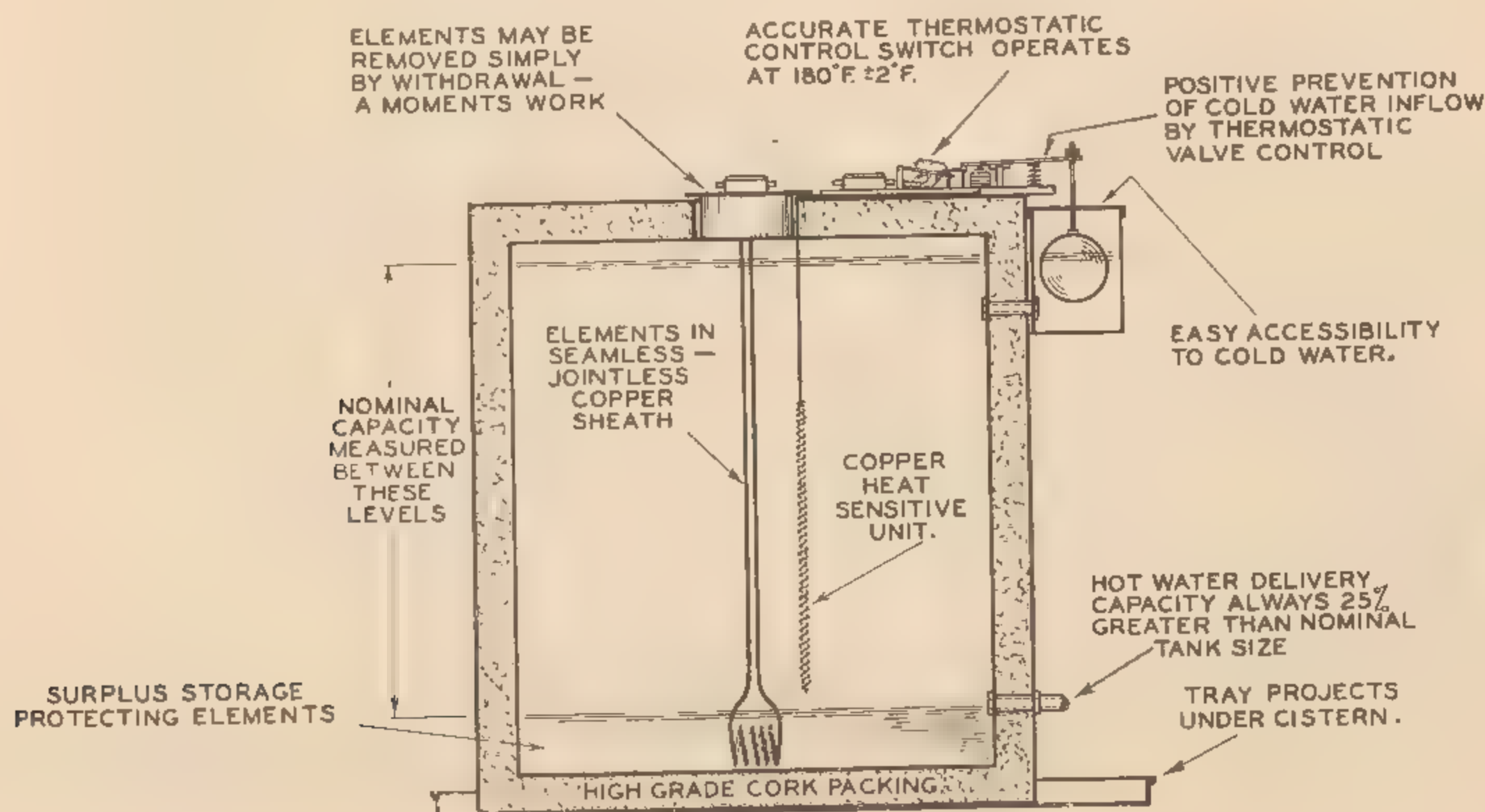
Under "off-peak" or "reduced cost" conditions of electric supply, energy for water heating is not available for a long period each day, therefore, in some systems, when hot water is drawn off, an equal influx of cold water is released into the tank to replace the hot drawn off—thus diluting the water you have paid to heat.

The prospective purchaser of a hot-water system will be well advised to make certain that the "off-peak" system chosen has both thermostatic control of cold water inflow, as well as thermostatic switch control.

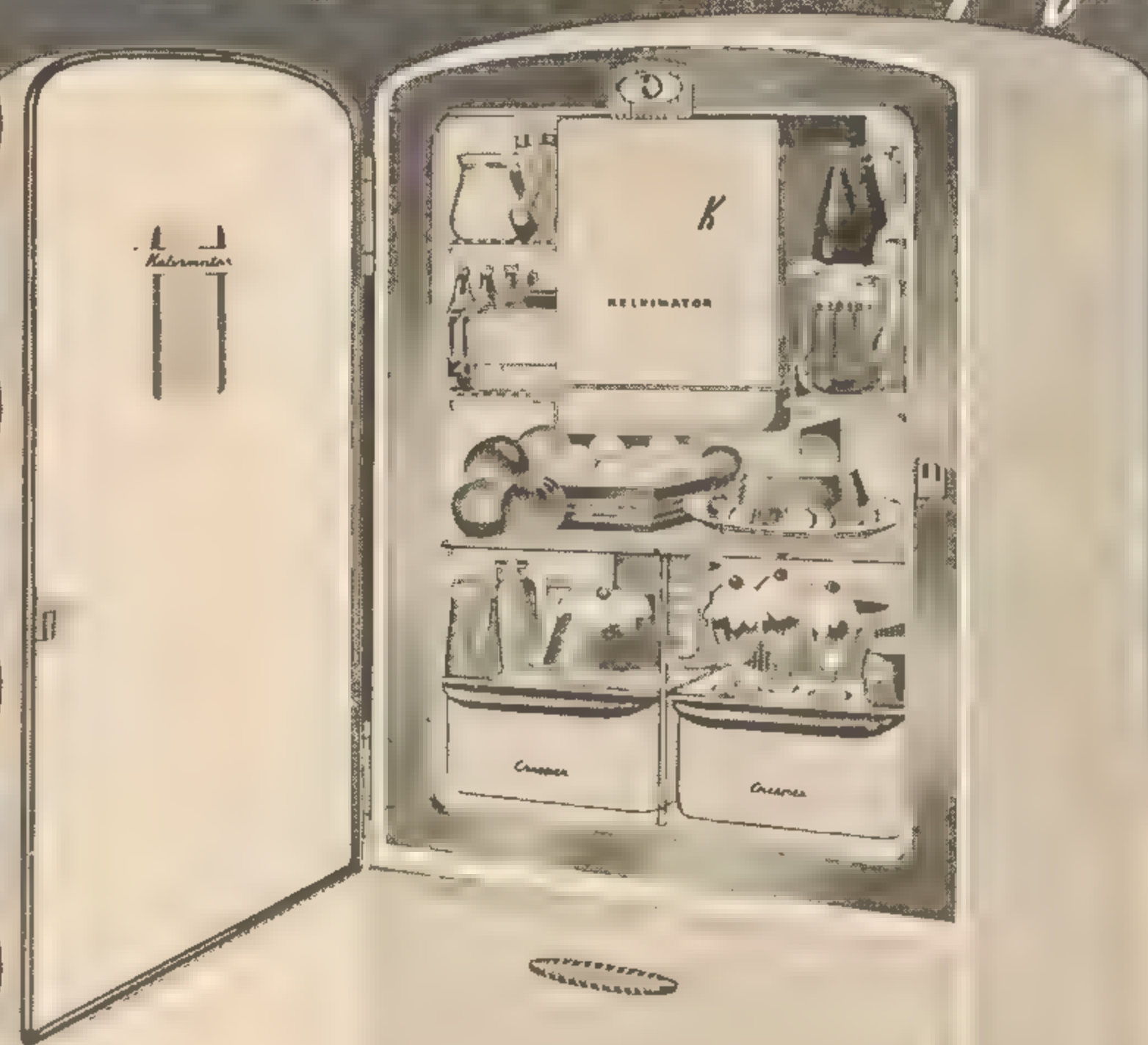
This will ensure a constant supply of hot water, as cold water inflow is controlled, so that it ceases entirely as soon as the minimum temperature of 180° Fahrenheit has been reached. Also the thermostatic switch control will disconnect the power when the temperature rises to 180° Fahrenheit.

With control of both maximum and minimum temperatures, nothing but really Hot Water is delivered for the tap.

Finally, I would like to point out that nearly $\frac{2}{3}$ of the heat units used in the home are used for heating water; therefore, any saving in this field is a major one. The householder who invests in an "Off-Peak" Hot Water System is planning to make household work easier, quicker and, at the same time, effecting great savings in the running costs of his or her household.

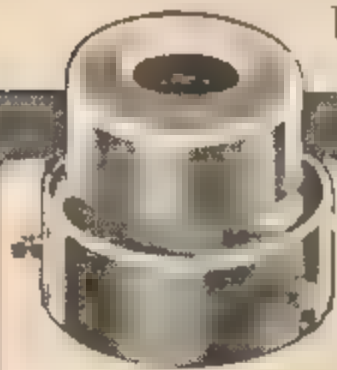


Check up and prove— Kelvinator is worth waiting for!



Here it is! The sensational new Kelvinator that gives you every vital essential to life-long protection and satisfaction. Prove it for yourself! Check its Safe Temperatures. Check its mighty Reserve Power. Check its Faster Freezing. Check its Low Running Costs and its Beauty. Check the experience that has for 33 years enabled Kelvinator to set the standard and hold the lead.

FREE: Before buying any refrigerator write to Box 4255 G.P.O., SYDNEY, for a copy of "Check Up," the infallible guide to sound refrigerator value.



Every Kelvinator is equipped with the famous POLAR-SPHERE Sealed Unit — exclusive to Kelvinator.

You will find an authorised Kelvinator retailer in every country district who will gladly give you full information on these new refrigerators.

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DD.1

WHAT SHALL I BUY?

.

This is the question housewives all over Australia ask themselves when they are about to purchase a refrigerator, ice chest or some similar requirement, but the purpose of this article is not to draw a comparison between the various types of refrigerators being offered for use in the home.

Long before the war, research engineers of one very large refrigerator manufacturing organisation had these questions asked of them by their sales department. Could they possibly develop a refrigerating mechanism which is simple in operation, fool-proof, easily replaced should it give service trouble, economical to operate, quiet in operation and having enough refrigeration capacity to more than take care of the requirements of the average household-type cabinet.

The sales department had asked these questions because, with their experience of selling hundreds of thousands of refrigerators to the buying public, they felt that if all the answers to the questions asked could be answered satisfactorily and a refrigerating equipment designed to meet with the full requirements of the buying public could be developed, then a new era in home refrigeration would be born.

In the Detroit factory of Nash-Kelvinator, research engineers set to work to find the answers to the questions they had been asked. In the course of time these engineers produced what is now known as the Kelvinator hermetically-sealed unit. They said it answered all the questions, but, before it got to the public, some thousands were made up and put into the field and operated under extreme conditions and uses. In a given period these trial machines were examined, the facts covering the performance of each collated and on the evidence revealed by these figures, full scale production was embarked upon.

In Australia some thousands of these refrigerating units were installed in homes prior to the war, and an admirable opportunity for testing them out was presented during the war period. A further survey taken at the end of the war period revealed that less than four machines per thousand had failed in actual home-operating conditions. In addition, costs of operation were extremely low, the average cost working out somewhere about sixpence to ninepence per week.

The Australian housewife to-day is now being offered various kinds of refrigerators to choose from. The questions she should ask herself are:—

- (1) Has this refrigerator plenty of reserve power?
By this, it is meant—will the refrigerator

refrigerate a large capacity cabinet crammed full of foodstuffs, make ice cream if required, when the temperatures are soaring over the 100° mark.

- (2) Will it be economical to operate? The mechanically-operated refrigerator should not cost more than about ninepence a week for electric power.
- (3) Is it quiet in operation? Only a perfectly-engineered piece of mechanism, in which every part is manufactured to rigid standards, will operate quietly.
- (4) What maintenance evolves upon the housewife beyond cleaning the exterior and interior of the cabinet? The modern unit, hermetically sealed in oil for life, in the modern stream-lined cabinet, having no motor to oil, no belt to work loose, fulfils the requirements listed above perfectly.
- (5) Does the refrigerator, owing to its design, add extra heat load to the kitchen by its particular and peculiar construction?
- (6) In the event of service being required, is it possible for the housewife to have replacement parts, including the refrigerating mechanism itself, replaced quickly and efficiently with the least possible inconvenience to the housewife.
- (7) In the event of the owner moving from one address to another, are the services of a plumber required to achieve the removal of the owner's refrigerator?

One further aspect of the questions that the modern housewife should ask herself is, will the refrigerator I am going to buy have sufficient storage space to accommodate the frozen foods which are coming on to the market? Frozen foods have to be stored at extremely low temperatures, and it is only the refrigerator with surplus capacity that can accommodate them.

The hermetically-sealed unit is perhaps the finest piece of engineering development in all classes of engineering offered for home use and, before the purchase of a refrigerator for the home is finally decided, a thorough investigation of the merits and demerits of all types of refrigerators offered should be made. A wise choice can only result from careful investigation and comparison. A carefully selected refrigerator can fulfil all the functions it was designed to fulfil, but an ill-chosen one can bring disappointment and worry to the owner.

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Transform a house into the Home of your dreams

The sparkling colours, the restful tints of DAVISON Finishes will lift your home out of the commonplace — give it a beauty of appearance — both inside and out — paying tribute to your home planning ability.

Choose these famous DAVISON Finishes:—

VELVENE

Velvet Finish Water Paint for all exterior and interior cement-rendered walls, fibro sheets, plaster and composition boards. VELVENE dries to a smooth, rich velvety finish—it won't flake or rub off like ordinary water paints. Widely used throughout Australia on public and private buildings, homes, Housing Commission projects.

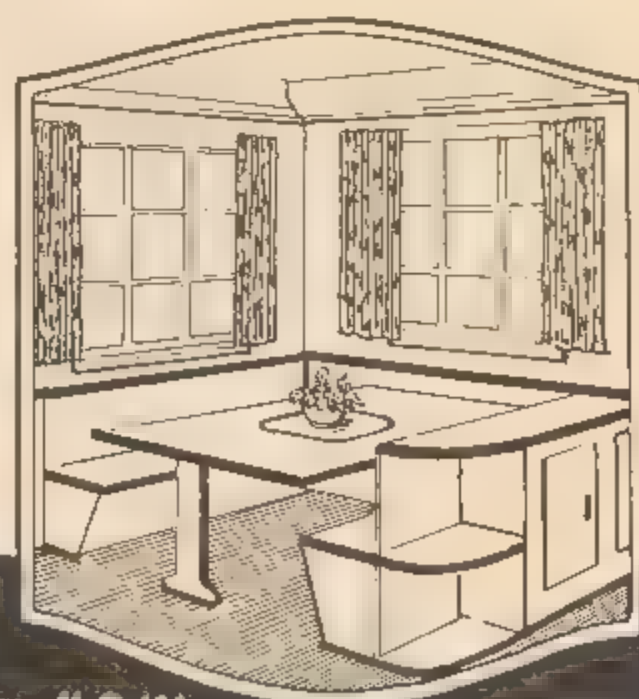
VELUSTRE 263—Highest-grade, durable oil paint, particularly suitable for coating surfaces that require maximum protection against exposure.

VIKYLITE Synthetic High Gloss Paint 176. Gives a brilliant enamel-like finish to all exterior surfaces, exposed metal work, guttering and down-pipes, ornamental iron work, window trims, doors, etc.

VIKYLITE SUPER FINISH 152. This product incorporates the latest synthetic development in super-gloss coatings for any surfaces where a flawless enamel gloss of marble-hard durability is required.

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Makers of Superfine Paints, Enamels, Varnishes, Lacquers, Architectural & Marine Finishes

THE EFFECT OF COLOUR IN OUR LIVES

.

The Ancient Greeks had a torture chamber it was merely a room with the four walls, floor and ceiling painted bright red. Their victims were placed in this room and, within a week, he or she, was a raving lunatic.

This is a dramatic story of the effect of colour, but it serves to illustrate the big part colour plays in our lives.

Nearly every colour has a purpose — yellows, orange and some pinks are warming, while blues and light greens, etc., have a cooling effect.

Light pastel shades have a soothing effect, whereas the brighter colours tend to stimulate. That is why, when you are choosing colour finishes for your home, it is well worth taking time to give lots of thought and study to this question.

For instance, if you have a planned room which you are afraid may be somewhat overcrowded once you have your furniture installed, have the walls finished in a very light colour, and paint the wood-work cream. This will give the effect of spaciousness that you will need. And that dark corner which is somewhat of a headache to you—this can be given light by the ingenious use of cream or pastel wall paint.

The rooms on the cold side of your home can be painted with warm, sunny colours, while those on the sunny side can be treated with cooler colours, such as pastel, blue or green.

If your choice for interiors be stained woodwork, see that a good finish is obtained one coat stain and two coats varnish—well sandpapered between coats.

If your home is to be in a dark setting—that is, if it is in a built-up area—greens or red, or even orange can be used on the exterior woodwork to give brightness and liveliness to the otherwise sombre setting.

This modern tendency for light colours inside the home, as against the heavy mission and dark oak finishes of the past, has brought the subject of painting into prominence.

Better quality paints and workmanship are required to give the full gloss finish with durability required on such surfaces as doors, door jambs, skirtings, etc.

Vikylite Super Finish 152 Line will give you this durable, hard, porcelain-like finish. The Vikylite 176 Line, which is a synthetic enamelled paint, is the ideal finish for outside window-trims, shutters, etc.

For covering large surfaces of woodwork, Velustre is a general all-purpose, ready-mixed oil paint, and there is a colour for every purpose.

VELVENE is a water paint we can recommend for either interior or exterior walls of fibro-cement, plaster, stucco, Celotex or composite sheeting, or cement-rendered walls. Velvене is prepared in white and seventeen delicate pastel shades, and it will not rub, peel or flake. It gives a pleasing velvet-like finish.

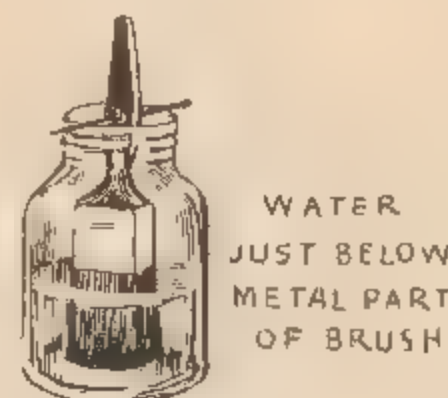
You will be proud of your home, we know, and, in later years, you will probably be doing little painting jobs around the house yourself—so a few hints to the home-painter may help.

BRUSHES: It is most important that you have good quality brushes, and that they are absolutely clean. Before use, flick them well to remove any dust or loose hairs, and then rinse in clean kerosene or petrol.

After painting, always clean with turps or kerosene if you have been using paint or enamels, and lacquer thinners after using lacquer.

To keep brushes clean and in good condition, when temporarily not in use, keep the hair of the brush almost immersed in water. Fill a wide-topped jar with water, drill a hole through the broad part of the brush-handle, and insert a long nail to hold the brush in suspension, keeping the tip of the brush away from the bottom of the jar.

If you intend putting the brush away for some time, wash thoroughly in turps and then soap and warm water.



Before starting on a job, see that you have on hand turpentine or kerosene, a scraping knife, a soft brush or small hair broom, and a good supply of clean, soft rag.

PREPARATION: Remember that a perfect job can only be obtained by first removing all dust and flakes, and sandpapering to a smooth surface. Unseen dust from cracks can be picked up by the brush and ruin the finished job.

Make sure that the surface is perfectly free from grease or wax, and quite dry.

Be sure, also, that the first coat is absolutely dry and well sandpapered down before applying the second coat, and you will find that a perfect job is the result.



THIS ATTRACTIVE BRICK RESIDENCE WAS BUILT AT HOMEBUSH.

by

J. CRAIG
BUILDER & DESIGNER
 60 ABERGELDIE STREET
 DULWICH HILL
 LM 2617

The home illustrated is a typical example of the many homes built in Sydney by Mr. J. Craig.

It has been erected on a corner lot and contains two bedrooms, sunroom, lounge, diningroom and kitchen.

It incorporates many modern requirements, and has been solidly constructed.



Modern Finance for Modern Homes
COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED
HOUSE PURCHASE DEPARTMENT

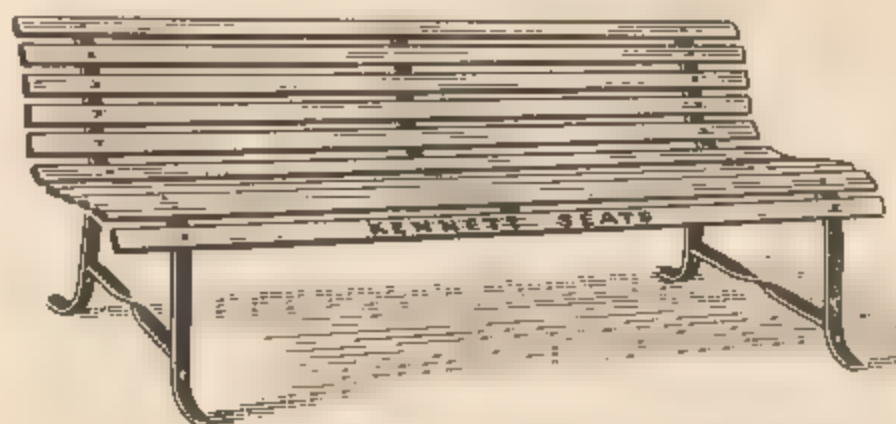
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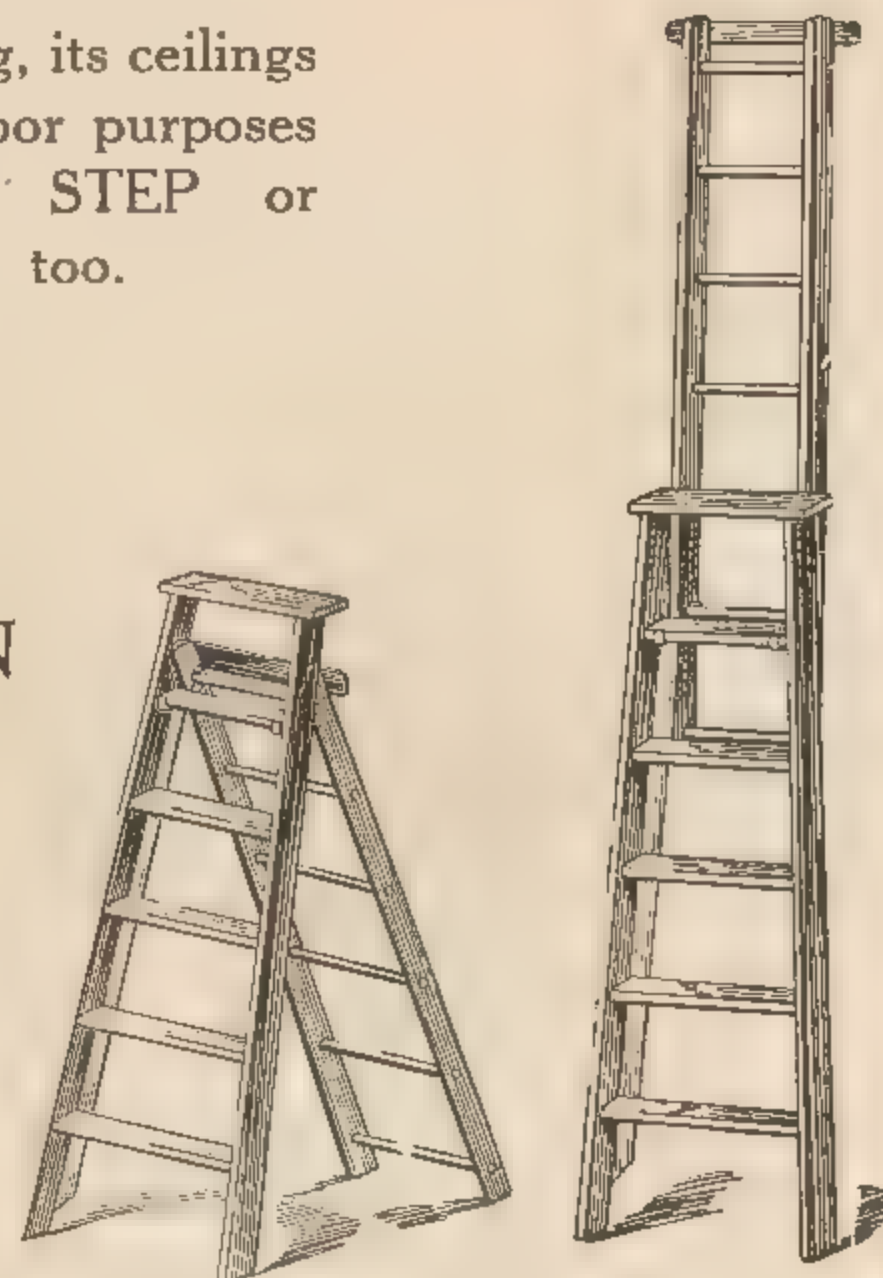
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NO HOME IS COMPLETE WITHOUT A . .

MOTE EXTENSION LADDER

MOTE STEP LADDER

MOTE GARDEN SEAT



Consult the firm that has given safe and expert service for 50 years.

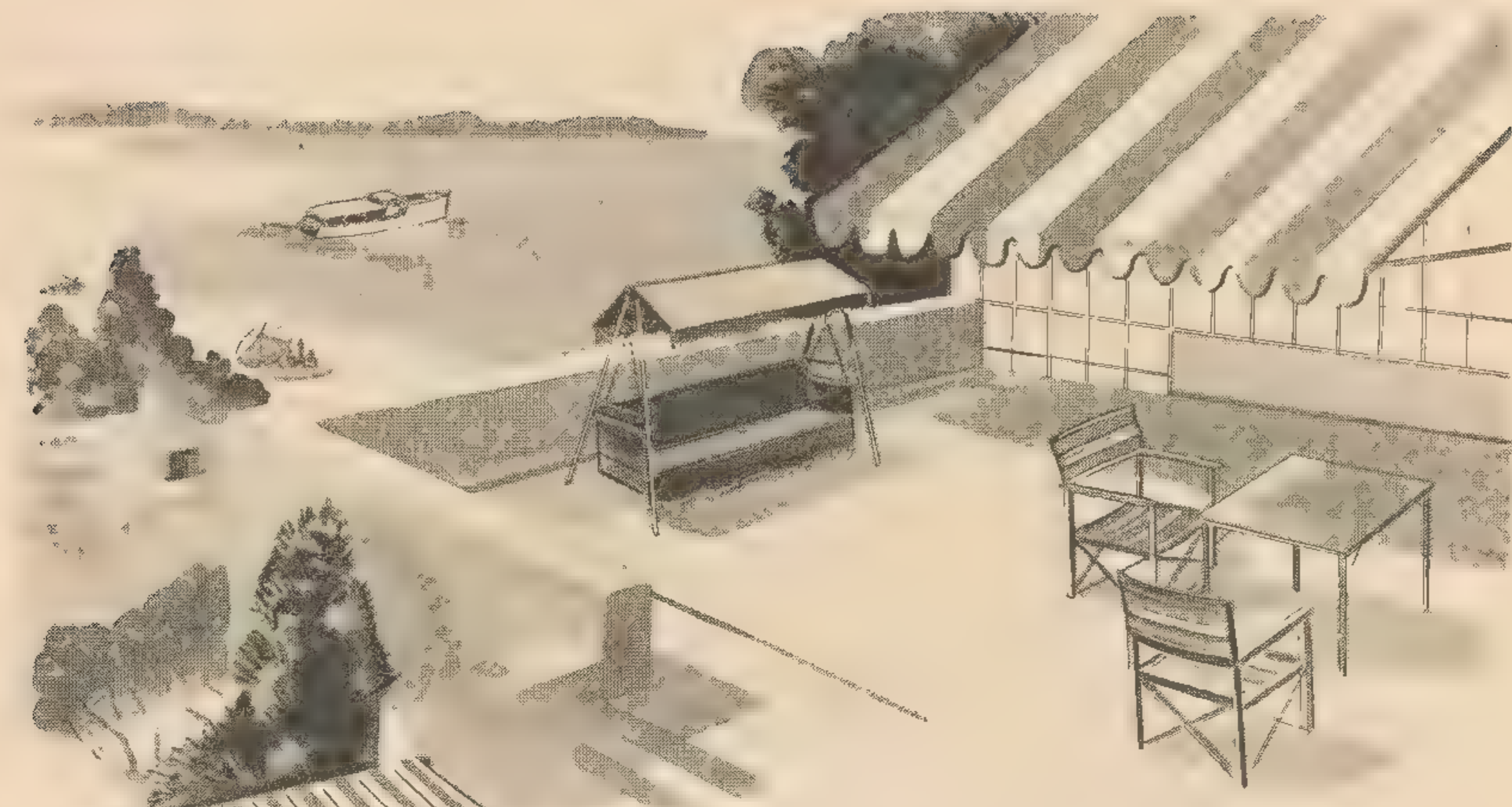


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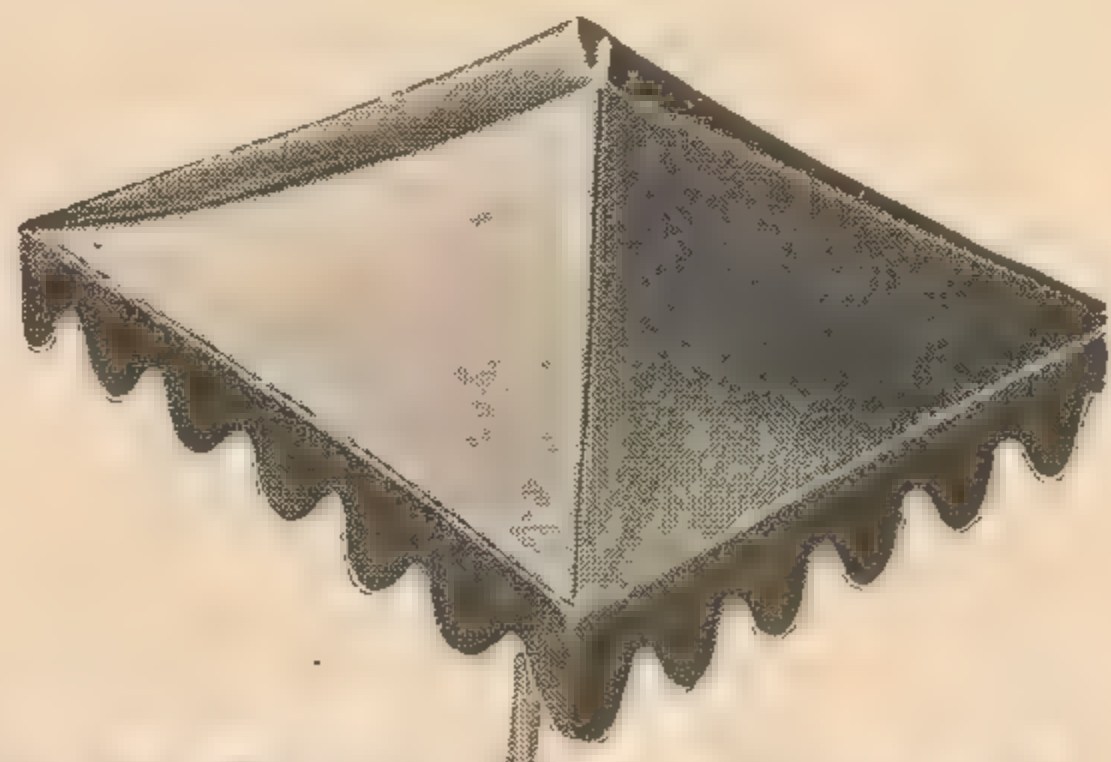
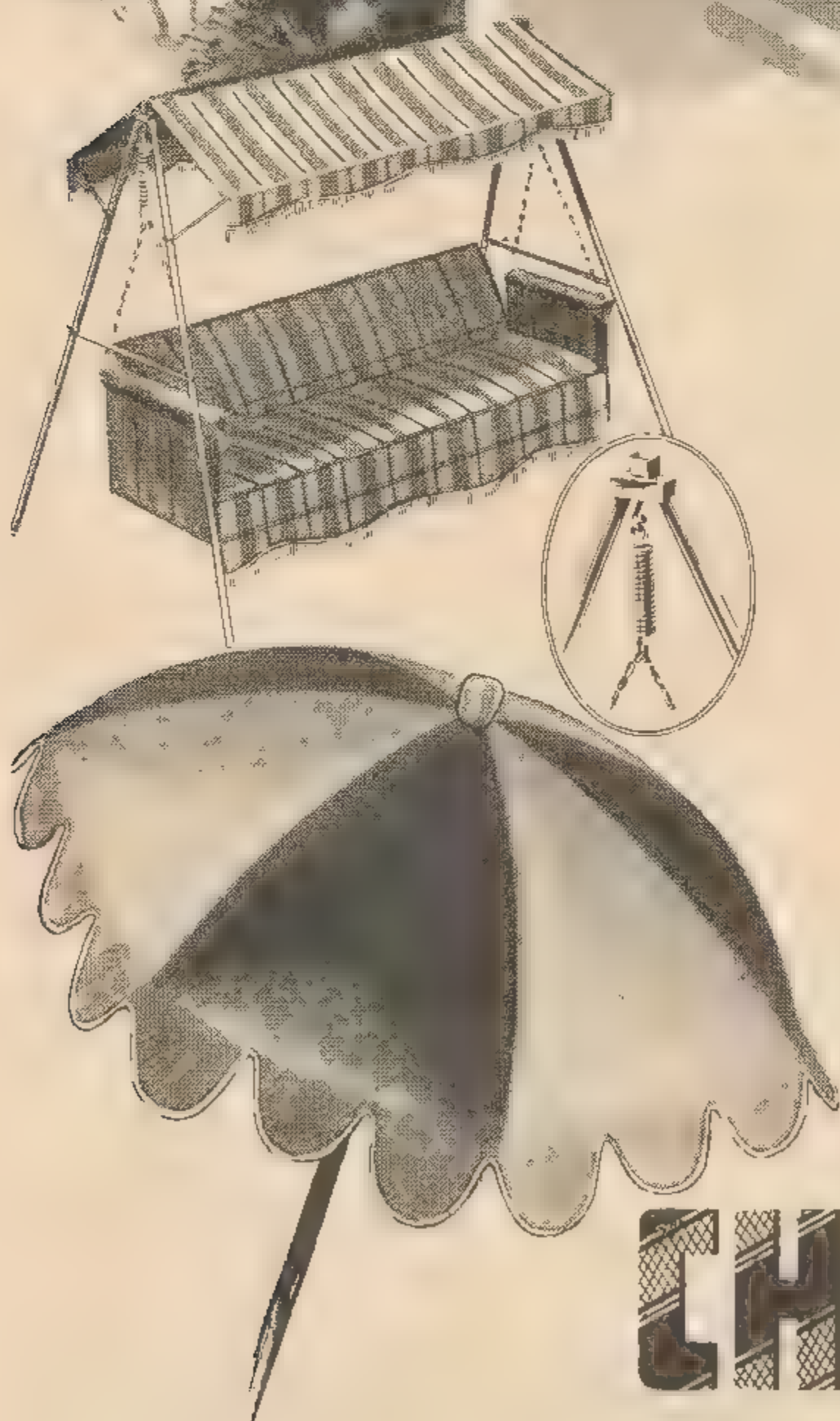




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Smartly striped canvas blinds are "the thing" for your home. Make verandahs and porches more habitable during the hot summer months with gaily striped canvas blinds—blinds that eliminate glare, give cool, restful shade and protection from the sun. Chapmans Beach Umbrellas are ideal for those days on the beach and for extra smartness and extra comfort, canvas-covered chairs for verandah furniture.

We will be pleased to have a representative call upon you and advise you upon the style of blind most suited to your architecture, and, at the same time, measure and quote you for the famous Bull's Head quality canvas blinds.



CHAPMANS PTY. LTD.

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No matter in what style of architecture your home is built, the correct type of canvas blinds can, for a few pounds, transform and add to its whole appearance. Striped canvas blinds lend colour and gaiety in the home. They give protection, too, from the elements, and protect your furniture and furnishings from the severe glare of the Australian summer sun. Rooms on the north side of the house become cool and restful when shaded by the correct type of canvas blind or awning. Exposed verandahs, too, become extra rooms with awnings installed.

Give new life and interest to your home by the addition of the correct type of Bull's Head canvas blind or awning. Chapmans Pty. Ltd., the manufacturers of the famous Bull's Head blinds and awnings will be pleased to send an expert to advise you on the correct style of blind or awning for your home, and, at the same time, measure and quote you for the making and fitting of the blinds you desire.

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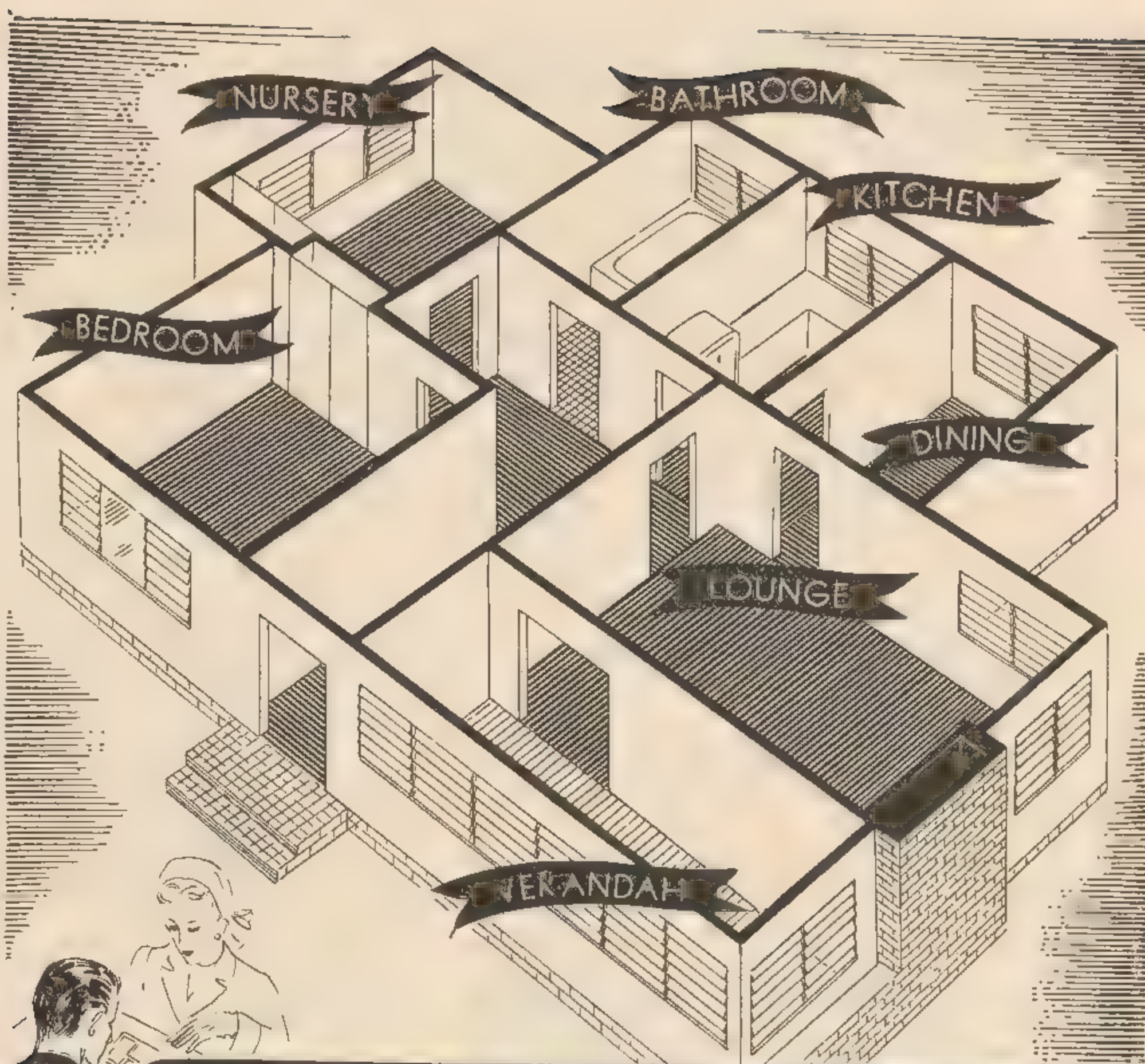
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The Cooper Locking Device.

This feature gives protection automatically. Remember, too, Cooper Louvres are cheaper to instal than any other type of window, and are so easy to instal that "even Father can do it!"



ASK YOUR ARCHITECT ABOUT
Cooper Louvres

Cooper Louvres are the most versatile and adaptable of all windows, and are eminently suitable for every room in the home. They provide adjustable ventilation at the flick of a lever, and utilise any type of plain or figured glass.

When ordering, look for the brand and beware of imitations.

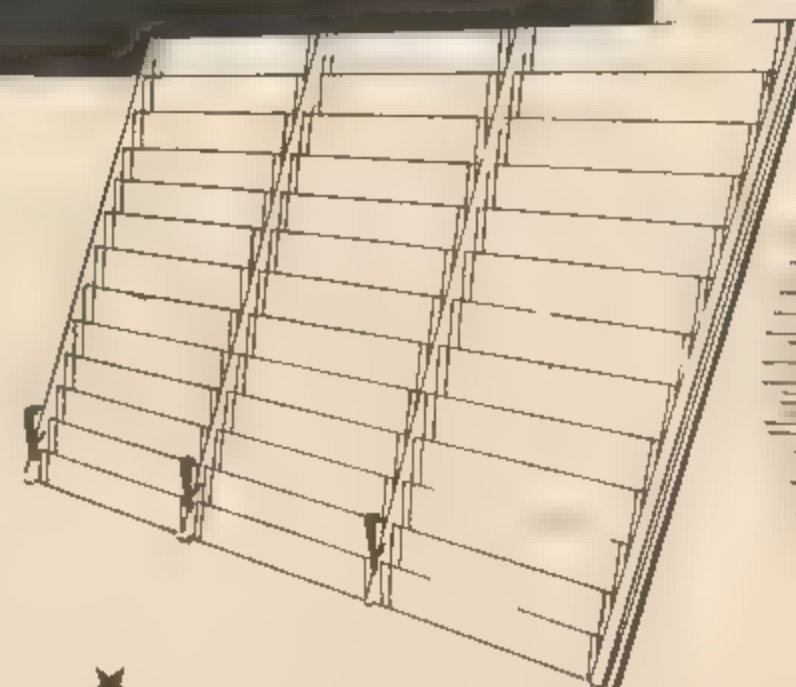
The Cooper Louvre

Manufactured in Australia by:

F. W. GISSING PTY. LTD.

197 WILSON STREET, NEWTOWN

LA 2855 (4 Lines)



★ Obtainable from all Builders' Supply and Hardware Stores.

The Cooper Louvre . . .

A GREAT AUSTRALIAN INVENTION

The Cooper Louvre was invented by the man whose name it bears, C. E. Cooper, Esq., of Sydney, and General Manager of the firm manufacturing it—F. W. Gissing Pty. Ltd.

This article sets out to show, in a non-technical way, something of the outstanding advantages of the Cooper Louvre. Everyone with a space problem, and certainly all who contemplate home building, will find much of interest.

ADVANTAGES OF THE COOPER ADJUSTABLE LOUVRE.

As will be appreciated, Australia had, and still has, a very grave housing problem, and one of the earliest uses of the Cooper Louvre was the glassing-in of open verandahs, and thus giving householders badly needed extra living accommodation. Now, more and more new homes are incorporating Cooper Louvres.

It is justly claimed that the Cooper Louvre satisfies every æsthetic and practical consideration of ventilation and light in the home, office or factory. The Louvre is generally used on its own, but its very flexibility enables an architect or builder to incorporate it with standard-type windows.

The Cooper Louvre offers the following outstanding advantages:—

1. 100% Daylight.
2. 100% Ventilation.
3. Controlled Ventilation.
4. Complete elimination of timber, if preferred, also hinges, casement stays and sash cords, all of which are easily vulnerable to wear and tear.

5. Simplicity in installation.
6. Simplicity in transport.
7. Elimination of the necessity of calling on a skilled tradesman for repairs.
8. In the event of breakage, a minimum area of glass to be replaced.
9. Simplicity in cleaning (obviating the necessity of cleaning from the outside of the building).
10. Providing a window that is cheaper than any other kind of ventilating window, and manufacture and distribution of which is possible from any one centre all over a given country at a minimum freight.
11. Elimination of the difficulty sometimes experienced by the force required to open a double-hung sash or by casement window through faulty parts in swelling of timbers due to weather conditions, or the dropping and jamming which often occurs with steel sashes.
12. Easy fitting for fly-proofing.

Possibly one of the outstanding advantages of Cooper Adjustable Glass Louvres is their ease of erection. They're so simple that it has been laughingly suggested that "even father can do it." Certainly any handy man with a few tools and a spare week-end can turn out a very workmanlike job.

To-day, Cooper Louvres are available everywhere—all hardware and builders' supply stores have them, but in case of difficulty the manufacturers—F. W. Gissing Pty. Ltd., of 197 Wilson Street, Newtown, Sydney—will be pleased to assist.

And now, before closing, a word of warning! All good things in life are the subject of imitation sooner or later, and Cooper Louvres are no exception. When ordering Louvres, therefore, be sure you are supplied with the genuine patented Cooper Louvre. Cooper Louvres are clearly branded on the metal uprights.

Modern Finance for Modern Homes

THE COLONIAL MUTUAL LIFE ASSURANCE SOCIETY LIMITED
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THIS BEAUTIFUL RESIDENCE AT EAST LINDFIELD WAS BUILT

by

ERNEST HUNT & SON PTY. LTD.
 BUILDER & HOME DESIGNER
 23 LINDFIELD AVENUE
 LINDFIELD

Telephone: JA 5582

The Home illustrated is one of many designed and erected by Mr. Ernest Hunt, and contains spacious Lounge, Sun Room, Dining Room, Kitchen and Laundry on Ground Floor, with three Bedrooms, Bathroom and open Sun Deck on Upper Floor. There are also spacious Entrance and Stair Halls, the polished Staircase being an attractive feature. Hot Water Service is connected to Kitchen, Laundry and Bathroom, and ample Cupboard Space is provided.

This is an economically planned Home and alternative designs have been prepared to suit various aspects.



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An outstanding example of the Builder's Art.

A Home to be proud of!

There is a subtle difference between a "house" and a "home". Perhaps the "home" we illustrate here demonstrates the distinction without further explanation.

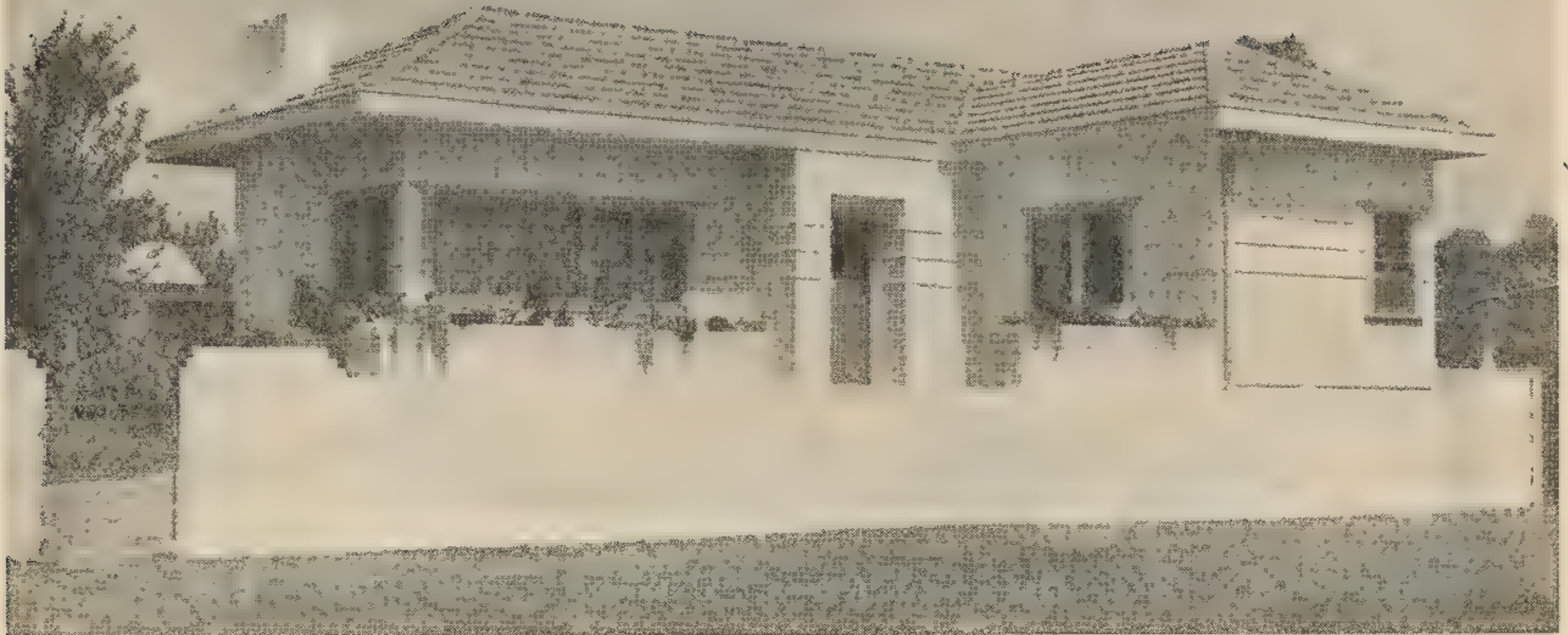
We found on inspection that a beautiful lounge opened on to the garden and that the entrance hall boasted a magnificent staircase with wrought iron

balustrade. The upper-floor consisted of four large bedrooms with space saving built in wardrobes, a bathroom and a sun balcony.

On the ground floor the entrance hall gives access to a very fine dining room and a second bathroom and modern kitchen are also located downstairs.

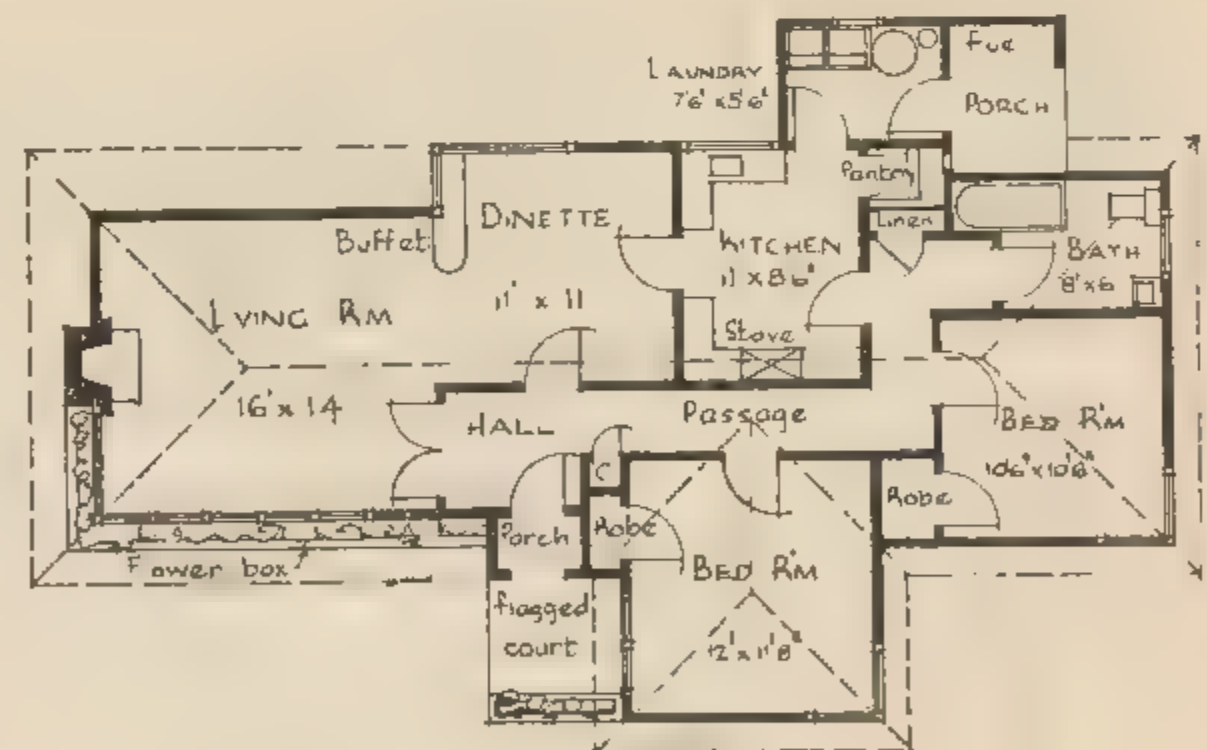


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ASBESTOS-CEMENT HOME DESIGN No. G1

Being ideal for either a corner site or a wide allotment, this design has been handled in a modern, attractive manner. A special feature of the plan is the excellent grouping of the lounge, dining and kitchen areas, whilst the bathroom and bedrooms are well arranged. Design carried out in horizontal mould asbestos-cement construction.



Total ground plan area, 1132 sq. ft.
(including porches).

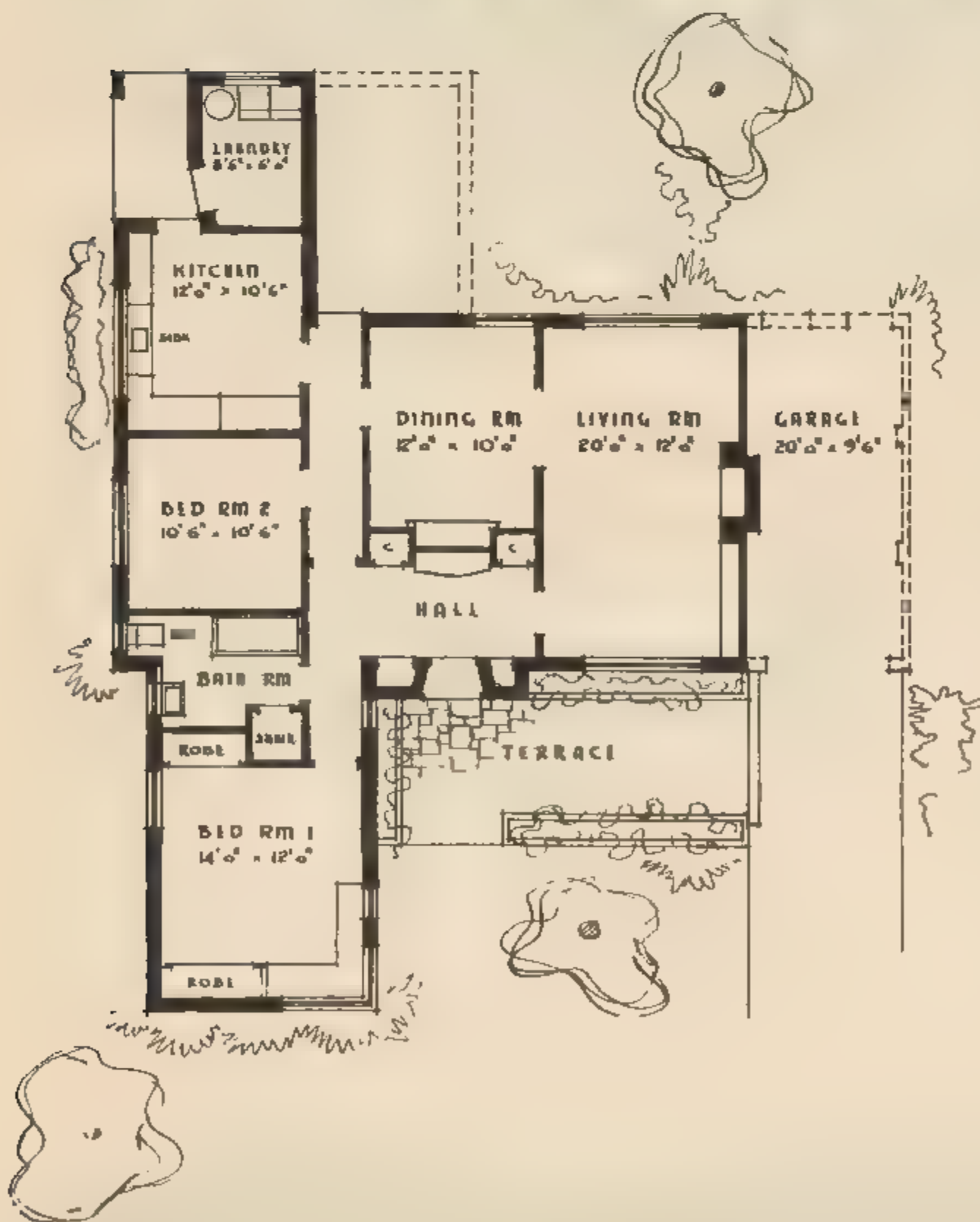
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Architect:
RHYS E. HOPKINS, B.Arch., A.R.I.B.A.



Advantages of good views to both the front and the rear of the house have dictated the placing of the livingroom with its windows at each end. Built-in wardrobes and dressing tables add to the utilizable space.

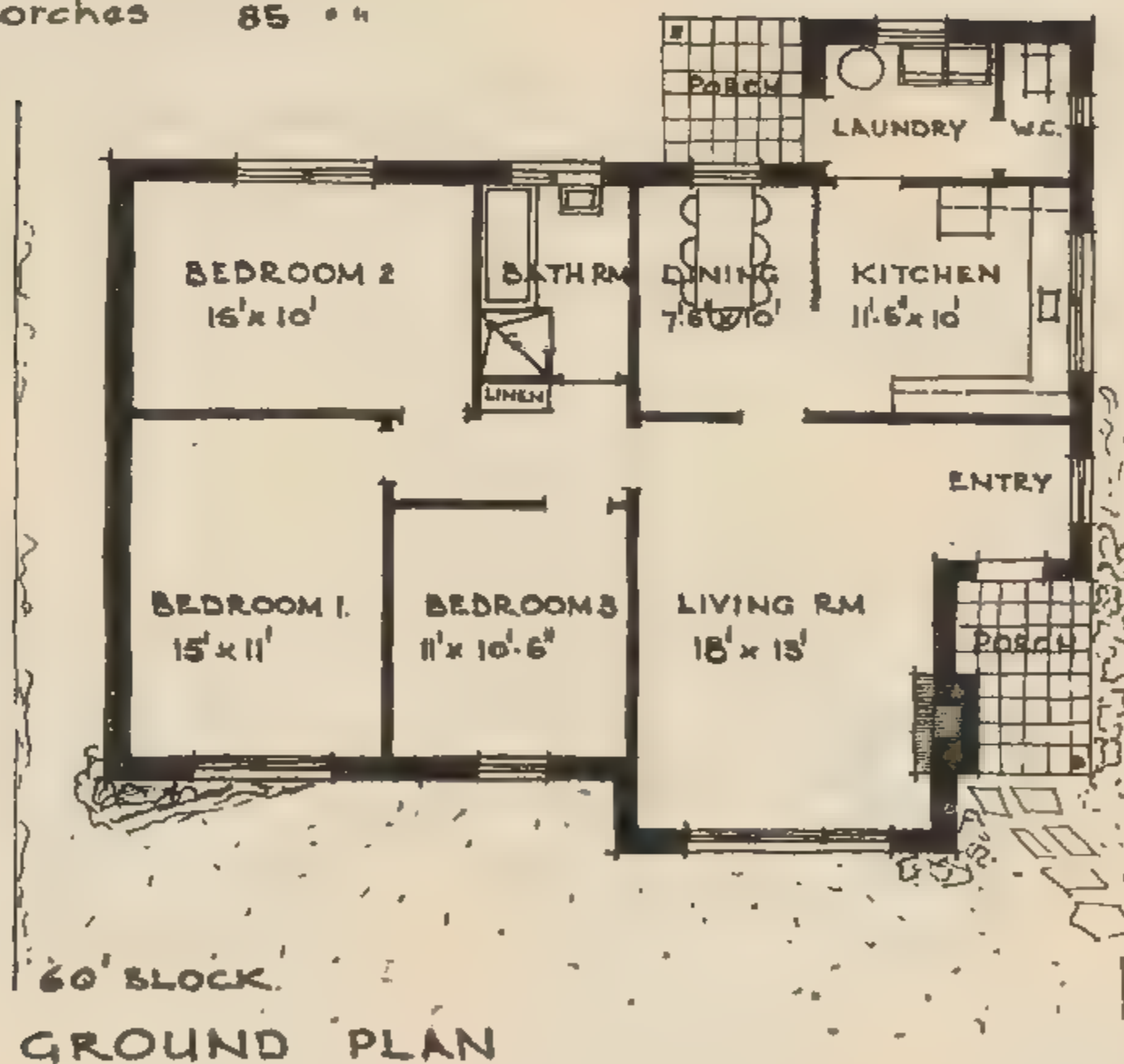
Construction: Colour washed brick, dark red tiled roof.



FRONT ELEVATION

AREAS:

Main Roof 1150 sq ft
 Lean to 90 sq ft
 Porches 85 sq ft



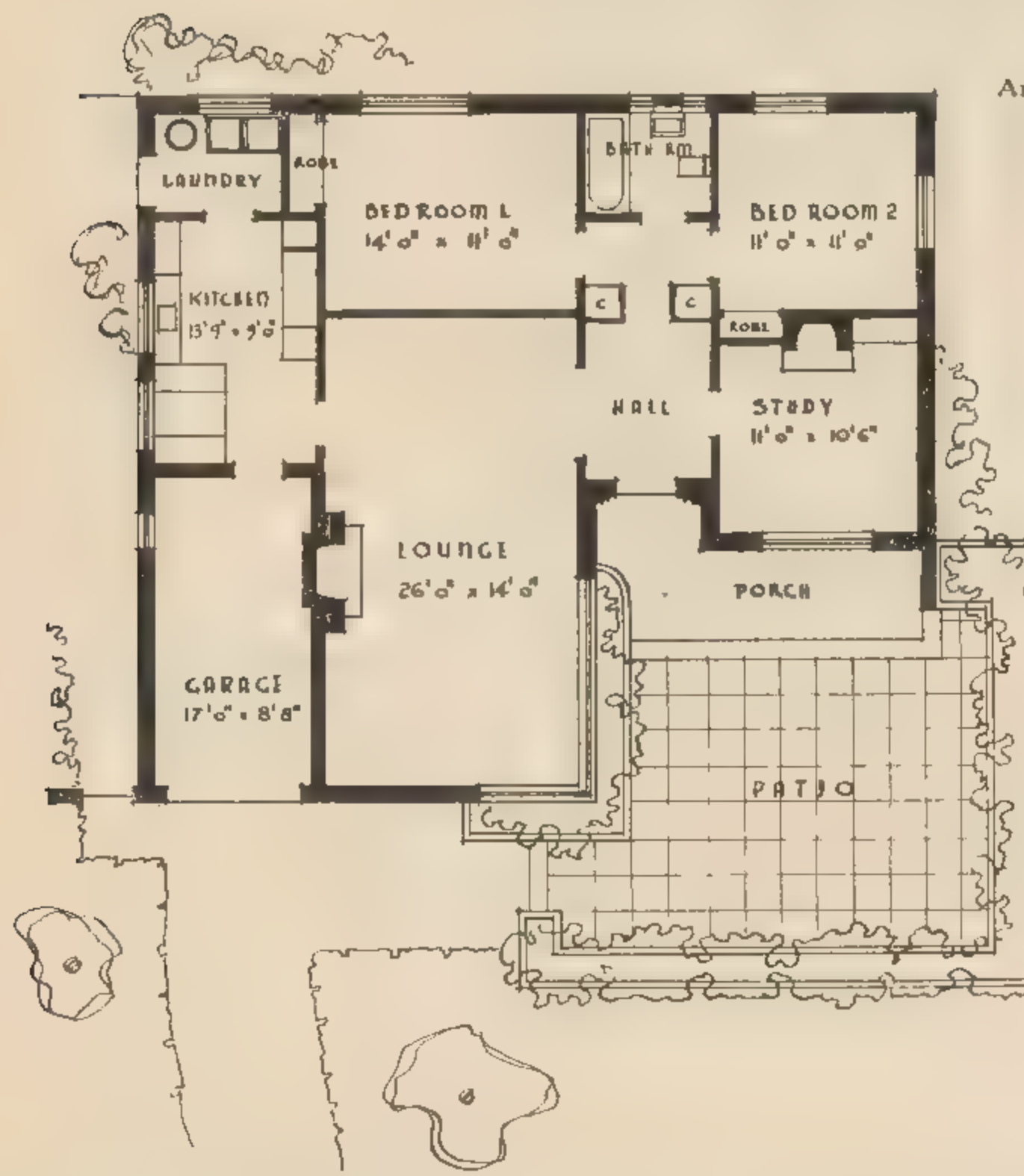
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Architect: RHYS E. HOPKINS, B.Arch., A.R.I.B.A.



A compact suburban home with a feeling of spaciousness derived from the large lounge and its extensive corner windows overlooking a sunken terrace surrounded by brick flower boxes. The rear of the lounge may be curtained off for dining.

Construction: Cream brick, terra cotta tiled roof.

.. A Garden ..

EVERY child should have a little garden all his own. Let it be close enough to the big folks' garden so that he will feel secure, squatting on his haunches there, becoming intimate with clods and worms. But let it be far enough that he may learn the utter loveliness of grubbing the ground alone.

Let it be his kingdom, where he is absolute swaggering potentate. And let it be his farm where he can plant and tend his crops, and reap a bountiful harvest—of radishes, and weeds, and lettuce and carrots and snails, and little jingling rocks, and dreams.

Let his equipment for this patch be his own bright rake, and a red-handled shovel, and a hoe, a trowel, a watering can. And a mother's love. And a dad's sage advice.

Let him have, of course, many gaily coloured packets of seeds, to rattle and show to his friends—and open, and spill, and strew in his wobbly rows. And let these seeds be good lively seeds, eager to reach their roots into the soil, quick in their climb toward the sun.

BUT first let the child know the sweet agony of waiting. Of anticipation. Of a daily rush to look for the miracle. And then just before he loses heart, let the fragile green stripes reward him. Let him drop on all fours to touch the tiny, newborn spears with his fingers. Let his eyes shine. Let him cry out in high, proud excitement, "My garden's up! It grew!"

Let the earth in every child's garden be rich and good, to nurture the things he has planted, and nurture as well his life . . . Let it smell loamy and lush after a watering, or rain. Let it have a dry baking tingle for his nostrils in the heat of noon. And oh, let him sniff with delight at these

earth scents, breath them deep into his being. Let him sense in some buried core of his own awareness that it is earth's fertility and finality that makes him kin to God.

Let the child get dirt on his hands and streaked across his face. Let him sweat as he hacks with his hoe and pulls at those thrillingly wild and stubborn enemies, the weeds. Let him learn what it is to be tired and hot and dirty with labour and never to be ashamed.

AND let the beetle bugs come, and the foraging rabbits, and all the countless creatures, winged or footed or crawling, that with such innocent, driving purpose take unto themselves a portion of what men grow. Let a child discover their ways, along with the ways of seeds and sun . . . Let him lie for a dreamy spaceless time upon his tummy, watching the progress of a furry caterpillar . . . And hearing the soft, bullet thudding of grasshoppers; the swift scurrying of bunnies—and maybe a thieving elf, or a sprite or two. For overhead, let the sky be so blue, the clouds so whitely gliding, all things in children's gardens take on a magical quality.

Let the child reap the results of his efforts. A fistful of saucy-tailed radishes. Some spindly carrots, too thickly planted, of course, and not thinned. A saucepan of peas, half-spilled before reaching the house. Long, lumpy green pendants of beans. . . . Let at least one meal be glorified by a mother's boast. "Joey raised nearly everything on the table." And let the child know that most splendid fulfilment of all—producing enough of something to give away.

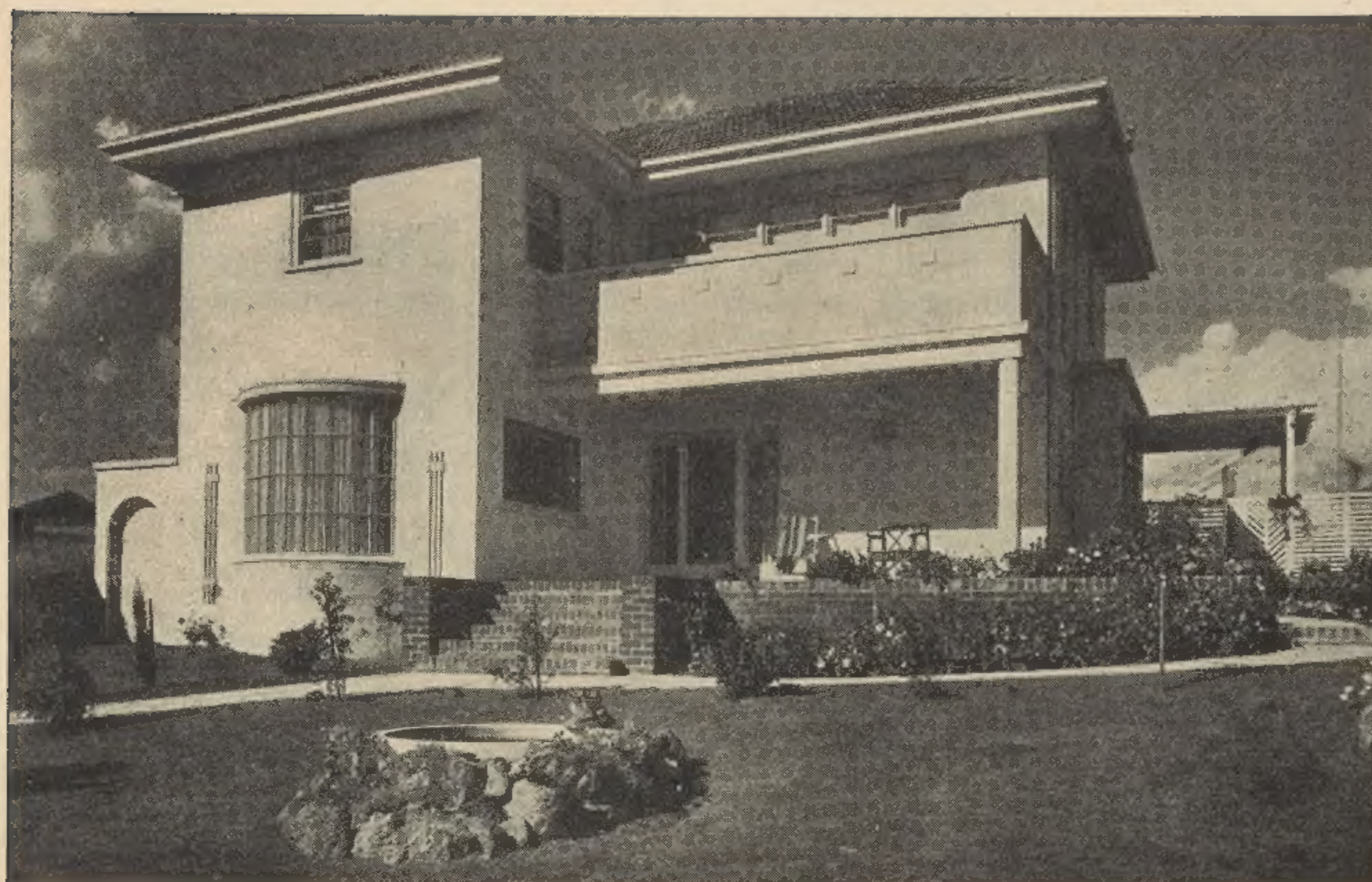
Let every growing child have a garden all his own!

A HOME IS BUILT

*An axe will fall in this virgin place,
And the soil its face reveal,
A home shall rise to the beckoning skies,
And content be the gift of zeal.
From the toil of first beginnings,
To the joy of work well done,
A life-time span, to build and plan,
Then to gaze on the prize you have won.*

*No selfish pride, no base design,
This monument inspires,
This human urge, this heart's upsurge,
Is the goal the soul aspires.
For not alone in nature,
Is beauty's hand revealed,
The toil that builds a nation,
Is loveliness—concealed.*

—ANDREW WAUGH.



*This House
was designed
specially to
suit the
Hill-top site*

This striking two-storied residence features a magnificent lounge room which extends to the full depth of the house. Dining Room, Den and Kitchen are on the ground floor and upstairs are 3 Bedrooms, Bathroom and Sun Balcony

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FOR YOUR HOME

People have been planning homes through the ages, always with the purpose of getting the most comfortable living conditions possible in the era in which they lived.

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